



Cincinnati Neighborhood Market DrillDown

Catalyzing Business Investment in Inner City Neighborhoods



June 2007



About Social Compact

Social Compact is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. Social Compact accomplishes this through a variety of tools developed to accurately measure community economic indicators and to provide this information as a resource to community organizations, government decision makers and the private sector. Social Compact is at the forefront of identifying the market potential of these areas and believes that a public private partnership that involves community members and leverages private investment is the most sustainable form of community economic development.

Social Compact's primary analytic tool is the Neighborhood Market Drill Down, developed to address some of the key barriers to private investment in and around inner-city neighborhoods – a lack of dependable market information and negative stereotypes. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities. Poverty and deficiency data are replaced with business indicators of market strength. Some of the best private market analysis models, designed for the suburban market, are adapted to respond to the unique characteristics of the inner-city in order to capture density, hidden populations, cash economies and micro-market development patterns that are not captured by traditional market analyses.

Acknowledgements

The Cincinnati DrillDown would not be possible but for the generous contributions of time, treasury, and talent of a broad and exceptional team. Social Compact would like to thank in particular Fifth Third Bank, the lead sponsor of the Cincinnati DrillDown whose generous support made this work possible. Sincere thanks also to the following key sponsors: USBank; KeyBank; PNC Bank; GO Cincinnati; Duke Energy; and United Way of Greater Cincinnati.

Social Compact is grateful to Mayor Mallory and his office for facilitating the project and providing invaluable insights along the way. Thanks are also due to the Institute for Policy Research at the University of Cincinnati for the contribution of their local market knowledge. Special thanks are in order for Property Advisors, Social Compact's principal partner in the Cincinnati DrillDown project. Property Advisors conceived of the Cincinnati DrillDown and enlisted the very best support for moving it forward, Candace Klein and J. Scott Golan, partners instrumental to the success of the project, managing all phases with skill and determination.

Finally, this work would not have been possible without the continued leadership and support of Social Compact's dedicated Board of Directors:

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Background

In recent years, inner-city neighborhoods have come to represent billions of dollars in untapped buying power and retail leakage. The ethnic and cultural diversity of urban residents represent myriad opportunities for local entrepreneurs, niche markets and new markets for financial services, corporate retailers and other commercial investors. Despite this opportunity barriers to private investment in underserved neighborhoods persist. As a result, urban residents lack access to basic goods and services at competitive prices, and retailers and developers are unable to capitalize on the fundamental assets of inner-city, urban communities.

Underserved urban neighborhoods are often negatively stereotyped and defined by deficiencies rather than strengths. The reason for this is manifold. First, deficiency-based depictions are necessitated by funding and policy regulations that require a neighborhood to demonstrate need for federal subsidies and social service programs. While these depictions attest to social need, they do little to highlight neighborhood strengths and economic opportunity. Second, excessive media coverage of undesirable characteristics such as crime, poverty, and blight perpetuate negative perceptions of these inner-city neighborhoods. Finally, lack of dependable business-oriented data on underserved communities expands the information gap on market trends, disabling potential investors from making informed decisions. Combined, these factors contribute to a cycle of missed opportunities in underserved urban markets.

THE DRILLDOWN: BRIDGING THE INFORMATION GAP

Beginning with the premise that a significant reason for inner-city disinvestment is lack of good market information, Social Compact developed the Neighborhood Market DrillDown to address key barriers to private investment in and around inner-city neighborhoods. Social Compact offers its neighborhood market analyses to local governments, community organizations and businesses looking to attract investment or to invest in inner cities. These analyses provide alternative assessments of population, income and housing that do not rely on outdated and potentially inaccurate decennial census data.

The DrillDown was established to provide up-to-date profiles of market strength, stability and opportunity for small, dense, and rapidly changing urban geographies. The DrillDown builds on current, finely sieved market information drawn from a wide spectrum of commercial, proprietary and local government sources (e.g. tax assessor, building permit, commercial credit companies and realtors). Rather than relying on any one information set, the DrillDown findings surface from a combined body of data. These findings, tested against supplemental data and the intuitive knowledge of local market leaders, serve as the foundation for an objective, systematic analysis of business attributes.

Based on this data, Social Compact has developed the following indicators of market size, strength and stability.

DrillDown Overview

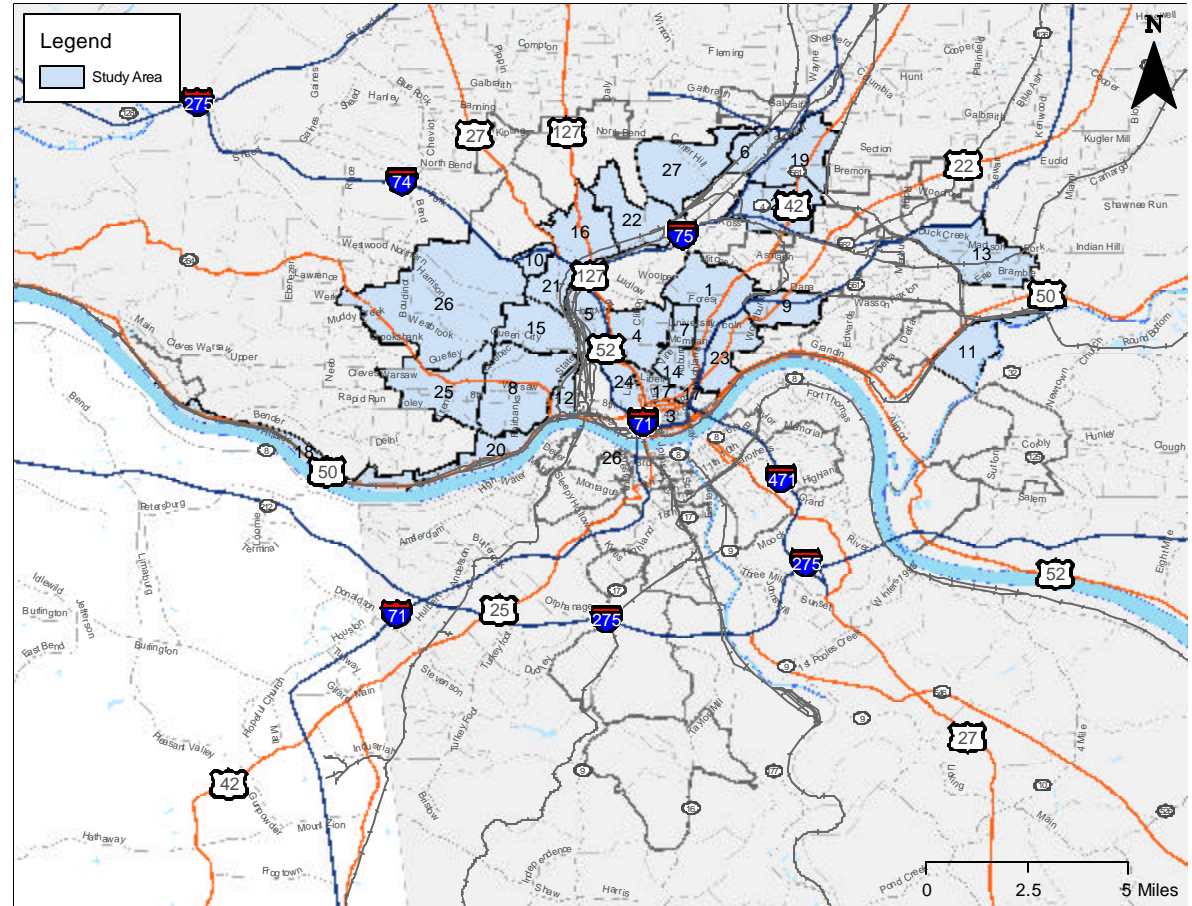
Working in close partnership with Mayor Mallory and Property Advisors, a Cincinnati based commercial real estate consulting firm, Social Compact applied its DrillDown analysis to the entire city of Cincinnati in order to develop a city-wide baseline of economic indicators and to leverage DrillDown results to inform economic development.

In addition, the DrillDown provided detailed business-oriented profiles of market strengths and opportunities in twenty seven of the City's lower-income neighborhoods. These include neighborhoods where the average household income, as reported by the 2000 Census, fell below the city-wide average.

Included in this report are highlights from the DrillDown analysis for the following study area neighborhoods:

- | | |
|----------------------|---|
| 1. Avondale | 15. North Fairmount/South Fairmount/English Woods |
| 2. Bondhill | 16. Northside |
| 3. CBD | 17. Over the Rhine |
| 4. CUF | 18. Riverside |
| 5. Camp Washington | 19. Roselawn |
| 6. Carthage | 20. Sedamsville |
| 7. Corryville | 21. South Cumminsville / Millvale |
| 8. East Price Hill | 22. Spring Grove Village |
| 9. Evanston | 23. Walnut Hills |
| 10. Fay Apartments | 24. West End |
| 11. Linwood | 25. West Price Hill |
| 12. Lower Price Hill | 26. Westwood / East Westwood |
| 13. Madisonville | 27. Winton Hills |
| 14. Mount Auburn | |

Cincinnati, Ohio DrillDown Study Area Neighborhoods



DrillDown Highlights...

Larger Markets...

The DrillDown estimates the City's total population at 378,259, an increase of 22%, or 69,000 people, from 2006 census trend projection estimates and a 14% increase, roughly 46,000 people, from the Census 2000 population count.

The DrillDown analysis reports higher population density in the City, estimating 7.4 persons per acre, compared to the 2006 census trend projection estimate of 6.1 and the Census 2000 estimate of 6.5 persons per acre.

Greater buying power...

Average household income in the City was estimated at \$54,083, a 22% increase from the Census 2000 income estimate and 7% above 2006 trend projections.

The DrillDown's median household income estimate of \$39,893 exceeded the number reported by Census 2000 by 30% and 2006 trend projections by 9%.

The DrillDown estimates that \$2.2 billion in aggregate buying power is missed by traditional estimates. Overall, the aggregate household income of \$9.2 billion, an income density of \$181,000 per acre, 31% higher than 2006 census trend projections.

Safer streets...

The DrillDown analysis revealed significant drops in crime throughout the City of Cincinnati. Both property and violent crime dropped by 7% between 2002 and 2006.

Furthermore, community crime in the City decreased by 14% for the same time period. The community crime indicator, which includes reported incidents of blighted properties, disorderly conduct, littering, loitering, prostitution, trespassing and vandalism, is designed to assess highly visible incidents of crime that, although not typically included in many official crime statistics may be of particular interest to the business community.

Increased market stability...

Nearly 72% of residential buildings in Cincinnati are owner occupied. By measuring owner occupancy at the building level, the DrillDown reveals a greater presence of homeowners in neighborhoods when compared to Census 2000, which measured owner occupancy by residential unit to be 39%.

The value of single family homes has increased by 42%, from a median value of \$98,674 as reported by Census 2000 to \$140,499, according to 2007 DrillDown estimates.

The DrillDown documented the completed construction of 7,450 new residential units in the City of Cincinnati between 2002 and 2006. This translates to a rate of 50 new units for every 1,000 households.

Market Opportunity...

The DrillDown estimates that 28% of Cincinnati households are underbanked (lacking existing credit histories with any of the three major credit bureaus). This number represents opportunity for the expansion of banking and other financial services to City residents.

Furthermore, the DrillDown estimates retail leakage in excess of \$190 million. More specifically, the DrillDown documented \$122 million in unmet demand for apparel retailers, and \$29 million in unmet demand for restaurants.

Note: For the purposes of this study, the City of Cincinnati is defined by 302 census block groups (comprising 79 square miles) matching the City boundaries as closely as possible. However, because the true boundaries of Cincinnati are determined at the block-level, there is a slight discrepancy between the Census 2000 population estimate used in the DrillDown analysis and the actual figure reported by the U.S. Census Bureau (331,285).

Key Observations...

Cincinnati neighborhoods are larger markets than previously understood:

- The largest population difference among study area neighborhoods occurred in Spring Grove Village, Carthage, West Price Hill, Roselawn, Camp Washington, Westwood/East Westwood, Northside, Linwood, Madisonville and East Price Hill; where the DrillDown found over 25% more people than 2006 Census Trend Projections. Large discrepancies were also found in Bondhill, the CBD and Evanston where the DrillDown estimates over 10% more people than 2006 Census trend Projections.
- Additionally, study area neighborhoods are higher density markets when compared to the city. Population density in West Price Hill is more than double the city average of 7.4 residents per acre. Additionally, Over the Rhine, CUF, Mount Auburn, Evanston, East Price Hill and Westwood/East Westwood all have more than 10 residents per acre.

Higher incomes signal greater buying power in study area neighborhoods:

- The DrillDown estimated median household income across study area neighborhoods at \$27,543, 12% higher than reported by Census 2000. While the study area median income was consistent with 2006 Census Trend Projections, there were notable exceptions; the DrillDown median household income was 64% higher in the CBD and over 20% higher in Roselawn, Linwood and Over the Rhine.
- Additionally, while the DrillDown found median income in Cincinnati is currently 30% higher than the Census 2000 figure, several neighborhoods saw even greater differences. The CBD, Linwood, Roselawn, Lower Price Hill and CUF showed gains in excess of 30%. Notably, the DrillDown estimates that median incomes in Over the Rhine, the CBD and Linwood are over 50% higher than the Census 2000 estimate.
- Across study area neighborhoods, average household income was estimated at \$37,146; 15% above Census 2000 numbers and 4% above 2006 Census trend projections. The CBD, Walnut Hills, Linwood and Lower Price Hill showed average incomes over 10% higher than previously understood by 2006 Census trend projections.
- The DrillDown estimates that \$550 million in aggregate buying power is missed by traditional estimates. Overall, the aggregate household income is 17% higher than 2006 census trend projections. The DrillDown estimates that the CBD, Linwood, Roselawn, Spring Grove Village, West Price Hill and Westwood/East Westwood are underestimated by over 30%.
- As a result of city change and aggregate income missed by the 2000 Census, the DrillDown finds that aggregate income in the City is 41% higher than as measured by the 2000 Census. This difference is even larger in the CBD, Linwood, Spring Grove Village, Roselawn, West Price Hill and Westwood/East Westwood, where gains range from 45% in Westwood/East Westwood to 115% in the CBD.
- Higher population densities translate into concentrated buying power. Six study area neighborhoods boast income densities greater than that of the City as a whole. Income density (or aggregate neighborhood income per acre) exceeded the city average in West Price Hill, the CBD, Westwood/East Westwood, Mount Auburn, Roselawn and CUF. Income density in West Price Hill is over 1.5 times greater than the City.
- The DrillDown estimates the informal economy to be worth over \$213 million in these neighborhoods, comprising 6.1% of the total study area economy. The informal economy is estimated to be highest in Corryville, Over the Rhine and Roselawn with informal economies of around 10%.

* Census trend projections are modeled market projections derived from census findings that are annually revised based upon historic measures of macro-market performance.

Study area neighborhoods demonstrate safer streets, showing drops in crime that compare favorably with the city as whole:

- **Nineteen of the study area neighborhoods experienced a decline in total crime.** The CBD, Camp Washington, Corryville, Bondhill, Fay Apartments, West End and Over the Rhine experienced the most dramatic drops in overall crime, down by more than 20% between 2002 and 2006. This compares to a drop of 7% in Cincinnati over the same period of time.
- **Fourteen neighborhoods included in the study area experienced a drop in violent crime greater than the city average.** The two largest drops in violent crime occurred in North Fairmount/South Fairmount/English Woods and Over the Rhine, decreasing by 36% and 34%, respectively, while the City's violent crime rate dropped 7% for the same time period from 2002 to 2006.
- **Similarly, property crime in most of the study area neighborhoods dropped significantly.** Corryville, the CBD, Fay Apartments, Camp Washington, Bondhill, Winton Hills and West End experienced the greatest drop in property crime, down over 25%.
- **All but three neighborhoods saw a decrease in community crime between 2002 and 2006,** with the most significant drops occurring in Camp Washington, a decrease of 52%, Corryville, down 47%, and Lower Price Hill and the CBD, both down 39%.
- **Many study area neighborhoods demonstrate crime rates far below the city average.** Bondhill, Madisonville, West Price Hill, Evanston and Riverside are among those study area neighborhoods with the lowest rate of reported incidents of crime per capita.

Homeownership and residential investment are on the rise in study area neighborhoods, indicating greater market stability:

- **Over 66.9% of residential buildings in the study area are owner occupied.** By measuring homeownership at the building level, the DrillDown reveals a greater presence of homeowners in study area neighborhoods. This number far exceeds the number reported by Census 2000, which reported owner occupancy by residential unit to be at 33%.
- **The value of single family homes has increased substantially in study area neighborhoods,** from a median value of \$75,000 as reported by Census 2000 to \$118,000, according to 2007 DrillDown estimates, a 57% increase from Census 2000 values.
- **DrillDown study area neighborhoods exhibit favorable rates of new residential construction.** Eight study area neighborhoods exhibit new residential construction rates above the city average, with the CBD, Bondhill, Walnut Hills, Madisonville, West End and Carthage outperforming the city at twice the number of new residential units per household filed between 2002 and 2006.

The DrillDown demonstrates opportunity for expansion of financial services:

- **In thirteen study area neighborhoods, residents have less access to financial services.** Residents of Riverside and Sedamsville travel three times as far to traditional financial institutions than other city residents, and in Linwood, North Fairmount/South Fairmount/English Woods, and Fay Apartments, residents travel twice as far .
- **Non-traditional financial institutions, such as check-cashers and payday lenders, are more numerous in study area neighborhoods.** The CBD, Over the Rhine, Corryville, Roselawn, Walnut Hills, Spring Grove Village and Madisonville have more than 5 per 10,000 households, compared to a city-wide ratio of 2.6.
- **Twenty-five percent of study area residents and 28% of city residents are underbanked.** The percentage of underbanked households, as defined by the lack of a credit bureau record, is highest in Spring Grove Village where 42% of households are underbanked.

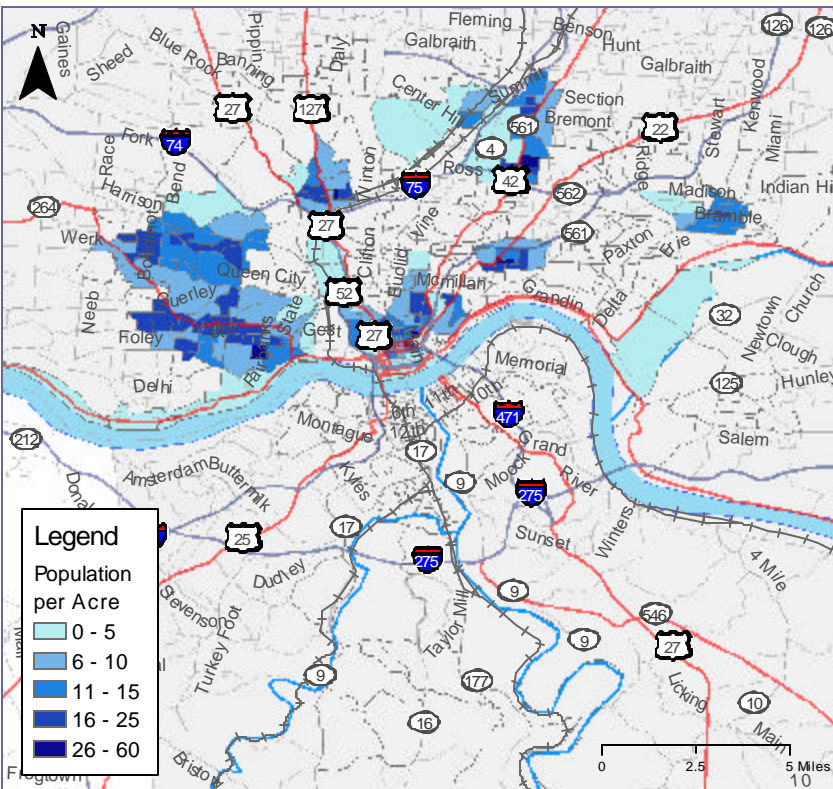
The DRILLDOWN documented unmet demand for full-service grocery stores:

- **Grocery leakage in excess of \$10 million** was found in each of the following neighborhoods: West Price Hill (\$30M), Avondale (\$16M), Northside (\$14M), Madisonville (\$14M), CUF (\$14M) and Bondhill (\$13M).
- **On average, residents in Riverside, Winton Hills and Madisonville live twice as far from a full-service grocer** than other city residents.

The DrillDown examined 27 low to moderate income neighborhoods in Cincinnati, finding dynamic, diverse communities that have experienced significant population growth beyond what is documented by Census 2000 and census trend projections. Confronting common misperceptions, crime rates in many neighborhoods are far below the city average and continue to fall, indicating safer streets for neighborhood residents and visitors. Finally, unmet market demand, with respect to banking and grocery services, and untapped buying power, demonstrated by sizable retail leakage, represents significant opportunity for business investment that expand access to goods and services to Cincinnati residents.

MARKET SIZE figures indicate a neighborhood's population of residential consumers, effectively describing neighborhood mass and density. Market size is commonly underestimated in inner-city neighborhoods because measurements at the neighborhood level are often outdated or inaccurate. Research has shown that the decennial census is susceptible to undercounting particular areas due to incorrect information; unreturned and incomplete surveys; and missed households and individuals. Population undercounts are more likely to occur in low-income, predominantly minority, urban neighborhoods, where a larger proportion of residents may have language barriers, live in overcrowded housing, and have greater mistrust of government. Accurate measurements of market size underpin assessments of investment and business potential in neighborhoods. To enhance accuracy, Social Compact's DrillDown uses data sources compiled on an annual basis to build its profiles.

HOUSING UNITS, POPULATION, HOUSEHOLDS: The DrillDown assembles a list of residential addresses from municipal and proprietary tax assessment records, municipal building permit records, utility hookups, and credit bureau records. Households, or occupied units, are determined by multiplying the total number of residential addresses by the vacancy rate, determined through analysis of utility usage records, at the block group level. Total population is calculated by multiplying the number of households by the average household size and adding this number to the population in group quarters. Average household size and population in group quarters is provided at the block group level by the most recent census trend projections.



DrillDown Total Population % Above Census 2000

1 Spring Grove Village	43%	9 Camp Washington	20%
2 Carthage	40%	10 Madisonville	18%
3 West Price Hill	38%	11 Cincinnati	14%
4 Roselawn	36%	12 East Price Hill	11%
5 Westwood / East Westwood	26%	13 Bondhill	9%
6 Northside	21%	14 Evanston	4%
7 Linwood	20%	15 Winton Hills	3%
8 CBD	20%	.	.

DrillDown Total Number of Households % Above Census 2000

1 Spring Grove Village	47%	9 Northside	22%
2 Carthage	44%	10 Madisonville	20%
3 West Price Hill	41%	11 Cincinnati	15%
4 Roselawn	35%	12 East Price Hill	13%
5 CBD	28%	13 Bondhill	12%
6 Westwood / East Westwood	28%	14 Winton Hills	5%
7 Camp Washington	26%	15 Evanston	5%
8 Linwood	23%	.	.

Neighborhoods with Population Density (Persons per Acre) Above City Average

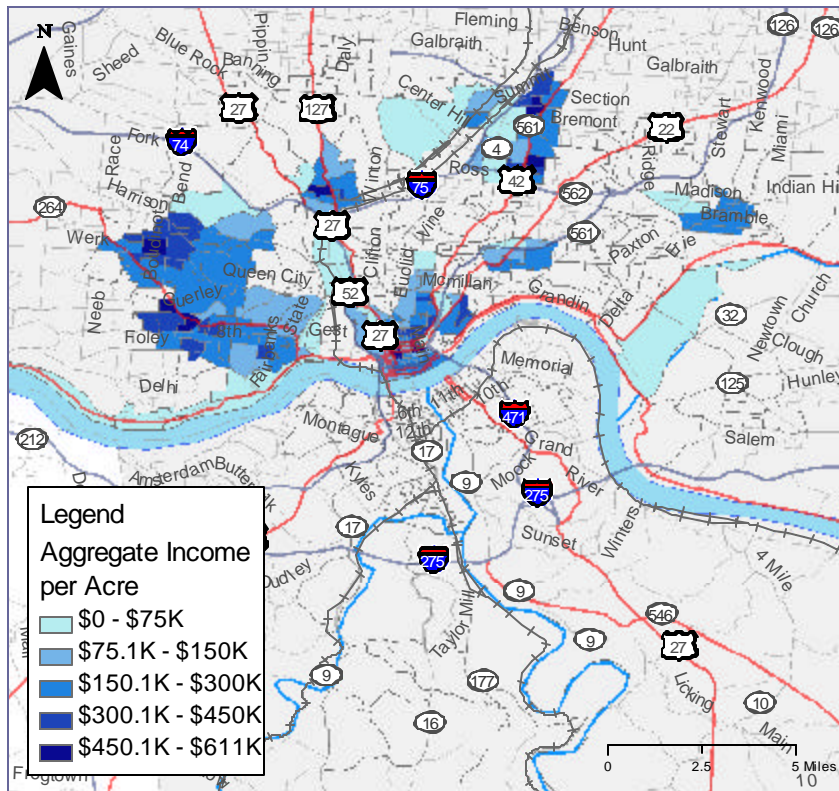
1 West Price Hill	15	9 West End	10
2 Over the Rhine	13	10 Northside	10
3 CUF	12	11 Bondhill	9
4 Mount Auburn	12	12 Roselawn	9
5 Evanston	11	13 CBD	8
6 Avondale	11	14 Fay Apartments	8
7 East Price Hill	10	15 Madisonville	8
8 Westwood / East Westwood	10	16 Cincinnati	7

MARKET STRENGTH/BUYING POWER figures address the population's consumer potential, gauging purchasing power by estimating aggregate income and income density and adjusting these figures to account for the estimated monetary value of unregulated economic activity (or the informal economy) within a neighborhood. Income estimates provided by the census, and census derived projections, are now outdated and prone to well-understood inaccuracies resulting from self reported income. In contrast, the DrillDown analysis incorporates the most recent income estimates from the three major credit bureaus. When aggregated to the neighborhood level, higher average household incomes result in concentrated buying power greater than previously understood. Moreover, higher population density in inner-city neighborhoods translates into concentrated buying power that supersedes their suburban counterparts, even in cases where average household incomes are comparatively lower. Traditional market analysis models used by retailers and financial institutions overlook the significant buying power generated by the local informal economy and therefore misinform private sector investment decisions. Information gaps and poor market data can drastically influence the economic prospects of neighborhoods, particularly in low income areas where traditional demographic data does not accurately capture market potential. Accurate measurements of a community's total economic activity may attract new investment and assist policy makers in identifying those barriers that prevent small and medium enterprises from entering the formal market. Increased information on small businesses operating in under-regulated environments might encourage the engagement of mainstream small business lenders.

INCOME: Unadjusted household income estimates are derived in a series of calculations. First, a count is made of the number of individuals per income bracket, as determined by the three credit bureau income estimates. Then, the average income at the block group level is calculated by applying the Bureau of Labor and Statistics Consumer Expenditure Survey's estimated average income for individuals within a particular income range (projected from 2004 to 2006) to the income distribution determined. The third calculation adjusts the income estimate to account for informal economic activity. By weighting the following eight proxies, the DrillDown estimates the monetary value of unregulated economic activity: household with income below \$30,000; difference between household income and household expenditures; the percentage of households with no credit record; the percentage of utility payments made in cash; the number of nontraditional financial service providers per household and per acre; the difference between estimated housing costs and real home values; and the percent foreign born population. Median of the income distribution averaged from the three income ranges provided by the credit bureau data.

Average Household Income % Above Census 2000			
1 CBD	68%	13 Riverside	13%
2 Linwood	54%	14 Winton Hills	12%
3 Walnut Hills	35%	15 Spring Grove Village	11%
4 Over the Rhine	32%	16 Corryville	8%
5 Lower Price Hill	31%	17 Northside	7%
6 CUF	24%	18 West Price Hill	7%
7 Cincinnati	23%	19 Avondale	5%
8 North Fairmount / South Fairmount	20%	20 Bondhill	3%
9 Roselawn	19%	21 East Price Hill	2%
10 West End	14%	22 Sedamsville	2%
11 Mount Auburn	13%	23 Madisonville	1%
12 Westwood / East Westwood	13%	.	.

Median Household Income % Above Census 2000			
1 Over the Rhine	82%	11 Bondhill	13%
2 CBD	78%	12 Westwood / East Westwood	12%
3 Linwood	60%	13 North Fairmount / South Fairmount	10%
4 Roselawn	45%	14 South Cumminsville / Millvale	7%
5 Lower Price Hill	41%	15 Evanston	4%
6 Cincinnati	30%	16 West Price Hill	3%
7 CUF	26%	17 Riverside	3%
8 West End	24%	18 Northside	2%
9 Walnut Hills	16%	19 Spring Grove Village	2%
10 Mount Auburn	15%	.	.



% Informal Economy

1 Over the Rhine	10%	15 West Price Hill	5%
2 Corryville	10%	16 Avondale	5%
3 Roselawn	9%	17 Westwood / East Westwood	5%
4 Walnut Hills	8%	18 East Price Hill	5%
5 Riverside	8%	19 Cincinnati	5%
6 CBD	7%	20 Evanston	5%
7 Spring Grove Village	7%	21 Winton Hills	5%
8 Bondhill	6%	22 CUF	5%
9 Lower Price Hill	6%	23 North Fairmount / South Fairmount	5%
10 Madisonville	6%	24 West End	5%
11 Camp Washington	6%	25 Linwood	5%
12 Carthage	6%	26 Mount Auburn	5%
13 South Cumminsville / Millvale	6%	27 Fay Apartments	4%
14 Northside	6%		

Aggregate Household Income % Above Census 2000

1 CBD	116%	10 Winton Hills	18%
2 Linwood	89%	11 Bondhill	16%
3 Spring Grove Village	64%	12 East Price Hill	15%
4 Roselawn	60%	13 Carthage	10%
5 West Price Hill	51%	14 Camp Washington	10%
6 Westwood / East Westwood	45%	15 Lower Price Hill	8%
7 Cincinnati	42%	16 Walnut Hills	4%
8 Northside	31%	17 Evanston	3%
9 Madisonville	21%		

Neighborhoods with Income Density Above City Avg (in thousands)

1 West Price Hill	\$298 Th	5 Roselawn	\$185 Th
2 CBD	\$241 Th	6 CUF	\$182 Th
3 Westwood / East Westwood	\$219 Th	7 Cincinnati	\$182 Th
4 Mount Auburn	\$213 Th		

MARKET STABILITY/RISK indicators further gauge the viability of business investment in a neighborhood; assessing the presence of community stakeholders and demonstrating trends in real estate property values and crime. Through an estimation of owner occupied units and buildings, the DrillDown assesses homeownership, a factor widely thought to increase individual investment in a community. Since a greater proportion of urban housing stock is multi-unit or multi-family, when compared to suburban housing, Social Compact assesses owner occupancy by building and in so doing reveals a greater number of neighborhood stakeholders. For example, a resident who owns a three-unit building may live in one unit while renting out the other two; owner occupancy measured by unit is 33%; whereas occupancy by building is 100%.

HOMEOWNERSHIP/OWNER OCCUPANCY: An estimate of the percentage of residential units or buildings where the unit or building owner is a resident. Matching the mailing and physical addresses provided by municipal tax assessor records indicates owner occupancy.

DrillDown Owner Occupancy by Unit			
1 Sedamsville	83%	15 Lower Price Hill	39%
2 Riverside	59%	16 Carthage	39%
3 Linwood	56%	17 Cincinnati	39%
4 Evanston	56%	18 Camp Washington	36%
5 Northside	50%	19 Walnut Hills	35%
6 Mount Auburn	47%	20 Westwood / East Westwood	34%
7 North Fairmount / South Fairmount	46%	21 South Cumminsville / Millvale	31%
8 Madisonville	46%	22 Roselawn	30%
9 Spring Grove Village	44%	23 Avondale	29%
10 Bondhill	43%	24 Over the Rhine	21%
11 Corryville	42%	25 West End	20%
12 West Price Hill	41%	26 CBD	12%
13 East Price Hill	40%	27 Winton Hills	7%
14 CUF	40%	.	.

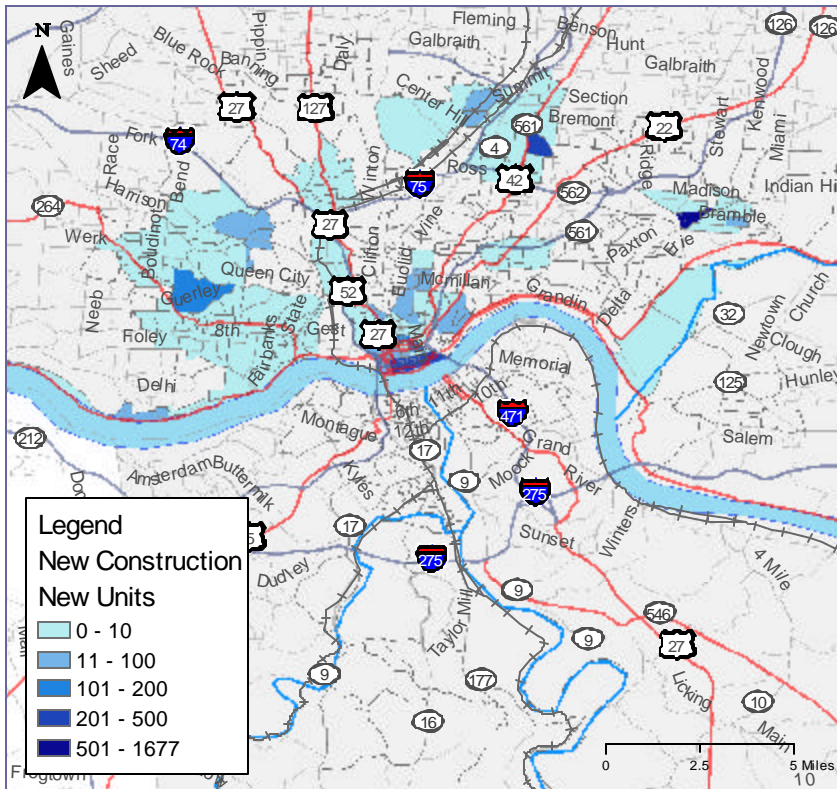
DrillDown Owner Occupancy by Building			
1 Bondhill	84%	15 Sedamsville	66%
2 West Price Hill	83%	16 Avondale	63%
3 Evanston	83%	17 Carthage	61%
4 Spring Grove Village	83%	18 North Fairmount / South Fairmount	57%
5 Madisonville	81%	19 Camp Washington	56%
6 Linwood	79%	20 Corryville	51%
7 Northside	79%	21 Walnut Hills	51%
8 Westwood / East Westwood	78%	22 Lower Price Hill	44%
9 Roselawn	72%	23 South Cumminsville / Millvale	44%
10 Cincinnati	72%	24 West End	41%
11 Riverside	71%	25 Over the Rhine	25%
12 East Price Hill	70%	26 CBD	14%
13 Mount Auburn	67%	27 Winton Hills	10%
14 CUF	67%	.	.

Owner Occupancy by Unit (Census 2000)			
1 Spring Grove Village	57%	15 North Fairmount / South Fairmount	31%
2 Carthage	56%	16 Mount Auburn	29%
3 Linwood	56%	17 Camp Washington	29%
4 West Price Hill	54%	18 South Cumminsville / Millvale	25%
5 Madisonville	54%	19 Avondale	24%
6 Evanston	54%	20 Lower Price Hill	20%
7 Sedamsville	50%	21 Walnut Hills	19%
8 Northside	49%	22 CUF	18%
9 Bondhill	45%	23 Corryville	13%
10 Riverside	40%	24 West End	10%
11 Cincinnati	39%	25 Winton Hills	7%
12 East Price Hill	39%	26 Fay Apartments	5%
13 Westwood / East Westwood	39%	27 Over the Rhine	4%
14 Roselawn	36%	.	.

Cincinnati DrillDown

MEDIAN HOME SALE VALUE: Median home sale value is calculated using property transaction data from property sales and proprietary and municipal real estate data over an 18 month period.

BUILDING RECORDS: New construction and rehabilitation (additions, alterations, repairs) is assessed using municipal building permit records for the stated period of time. The DrillDown analyzes building permit activity over time, to potentially capture upward trends in residential construction and renovation, which would indicate property investment and a vibrant housing market.



Median Home Sale Value % Above Census 2000

1 CBD	212%	15 Evanston	21%
2 Over the Rhine	197%	16 Northside	21%
3 Corryville	187%	17 West Price Hill	19%
4 West End	114%	18 Spring Grove Village	19%
5 Lower Price Hill	110%	19 Linwood	17%
6 Walnut Hills	108%	20 Westwood / East Westwood	17%
7 Riverside	82%	21 East Price Hill	16%
8 Roselawn	52%	22 Carthage	15%
9 Cincinnati	42%	23 Bondhill	11%
10 CUF	41%	24 Sedamsville	10%
11 Mount Auburn	35%	25 North Fairmount / South Fairmount	9%
12 Avondale	30%	26 South Cumminsville / Millvale	6%
13 Madisonville	28%	27 Fay Apartments	3%
14 Camp Washington	25%		

Total Number of New Units 2002 - 2006

1 Cincinnati	7,450	12 Mount Auburn	66
2 West End	2,921	13 CUF	43
3 Madisonville	1,280	14 Northside	16
4 CBD	739	15 Evanston	12
5 Bondhill	358	16 North Fairmount / South Fairmount	11
6 Westwood / East Westwood	276	17 Riverside	11
7 Over the Rhine	206	18 South Cumminsville / Millvale	8
8 Walnut Hills	167	19 West Price Hill	6
9 Avondale	151	20 East Price Hill	4
10 Carthage	144	21 Camp Washington	3
11 Corryville	93		

Residential Rehabilitation Permits per 10,000 Households 2002 - 2006

1 Fay Apartments	331	15 Spring Grove Village	49
2 Winton Hills	119	16 North Fairmount / South Fairmount	45
3 Linwood	116	17 East Price Hill	44
4 Over the Rhine	107	18 Corryville	43
5 Lower Price Hill	102	19 Bondhill	43
6 Mount Auburn	94	20 Sedamsville	42
7 South Cumminsville / Millvale	82	21 Avondale	42
8 Evanston	77	22 Roselawn	39
9 Camp Washington	72	23 West End	39
10 Northside	63	24 CUF	37
11 Walnut Hills	61	25 West Price Hill	28
12 Madisonville	58	26 CBD	25
13 Carthage	57	27 Westwood / East Westwood	23
14 Cincinnati	56		

A survey of major retailers identified crime and perceptions of crime as the number one factor influencing retailers' decisions to locate in underserved markets; 93% of respondents viewed crime as a significant or very significant factor in their location decisions (1). Popular media plays a crucial role in shaping perceptions of inner city neighborhoods, disproportionately reporting incidents of crime and exacerbating existing stereotypes. In contrast, Social Compact analyzes reported incidents of crime over a multi-year period and as related to population density, repeatedly uncovering decreasing crime rates that compare favorably with crime rates across a metro area.

CRIME: Social Compact examines crime data at the block group level, as part of its neighborhood risk and stability analysis. Crime statistics, obtained from local police records, are gathered longitudinally to assess trends in documented criminal activity over time. In order to maintain consistency across comparisons of time and geography, Social Compact uses population and household counts from Census 2000 and *not* current DrillDown estimates; and employs the Federal Bureau of Investigation's (FBI) Uniform Criminal Reporting (UCR) coding to define property and violent crime (see below). Unless otherwise stated, trends are reported for the start of the earliest year through the end of the latest year for which data was obtained (i.e. "2002 – 2005" is equivalent to January 1 2002 – December 31 2005).

VIOLENT CRIME includes reported incidents of murder, forcible rape, robbery, and aggravated assault (in accordance with FBI UCR coding).

PROPERTY CRIME includes reported incidents of arson, burglary, larceny/theft, and motor vehicle theft (in accordance with FBI UCR coding).

COMMUNITY CRIME includes reported incidents of blighted properties, disorderly conduct, littering, loitering, prostitution, trespassing and vandalism. Social Compact designed this indicator to assess visible incidents of crime that, although not typically included in many official crime statistics, may be of particular interest to the business community.

% Change in Community Crime 2002 - 2006			
1 Camp Washington	-52%	13 Northside	-18%
2 Corryville	-47%	14 Spring Grove Village	-17%
3 CBD	-39%	15 Avondale	-16%
4 Lower Price Hill	-39%	16 Cincinnati	-14%
5 CUF	-34%	17 Bondhill	-14%
6 Sedamsville	-31%	18 Winton Hills	-13%
7 Over the Rhine	-31%	19 Roselawn	-11%
8 Riverside	-29%	20 Evanston	-9%
9 Carthage	-24%	21 Mount Auburn	-8%
10 North Fairmount / South Fairmount	-24%	22 Walnut Hills	-4%
11 East Price Hill	-22%	23 Fay Apartments	-3%
12 Madisonville	-21%	24 West Price Hill	-1%

% Change in Property Crime 2002 - 2006			
1 Corryville	-30%	11 Lower Price Hill	-16%
2 CBD	-30%	12 CUF	-14%
3 Fay Apartments	-29%	13 Evanston	-14%
4 Camp Washington	-29%	14 Mount Auburn	-13%
5 Bondhill	-28%	15 Cincinnati	-7%
6 Winton Hills	-26%	16 South Cumminsville / Millvale	-6%
7 West End	-25%	17 Spring Grove Village	-5%
8 Avondale	-19%	18 Westwood / East Westwood	-4%
9 West Price Hill	-18%	19 Roselawn	-1%
10 Over the Rhine	-18%		

% Change in Violent Crime 2002 - 2006			
1 North Fairmount / South Fairmount	-36%	8 Walnut Hills	-24%
2 Over the Rhine	-34%	9 West End	-22%
3 CBD	-30%	10 Corryville	-18%
4 Camp Washington	-29%	11 CUF	-15%
5 Bondhill	-27%	12 Cincinnati	-7%
6 Mount Auburn	-26%	13 Roselawn	-7%
7 South Cumminsville / Millvale	-24%	14 Evanston	-7%

(1) Stewart, C. and Morris, A. (2002). Development in Underserved Retail Markets. International Council of Shopping Centers and Business for Social Responsibility.

MARKET POTENTIAL is characterized by market anomalies such as high incomes coupled with inadequate financial services and unmet retail demand. While these anomalies may be known intuitively by business leaders in a community, Social Compact DrillDown data provides a more accurate foundation for devising business attraction strategies. Access to traditional financial services and fresh food are essential components of comprehensive community development, yet many mainstream financial institutions and supermarkets tend not to invest in the inner city as they are largely unaware of the economic potential. As a result, many inner city neighborhoods have fewer traditional financial institutions and grocery stores per capita when compared to suburban neighborhoods.

**Total Number of Traditional Financial Institutions per 10,000 Households
(Banks and Credit Unions)**

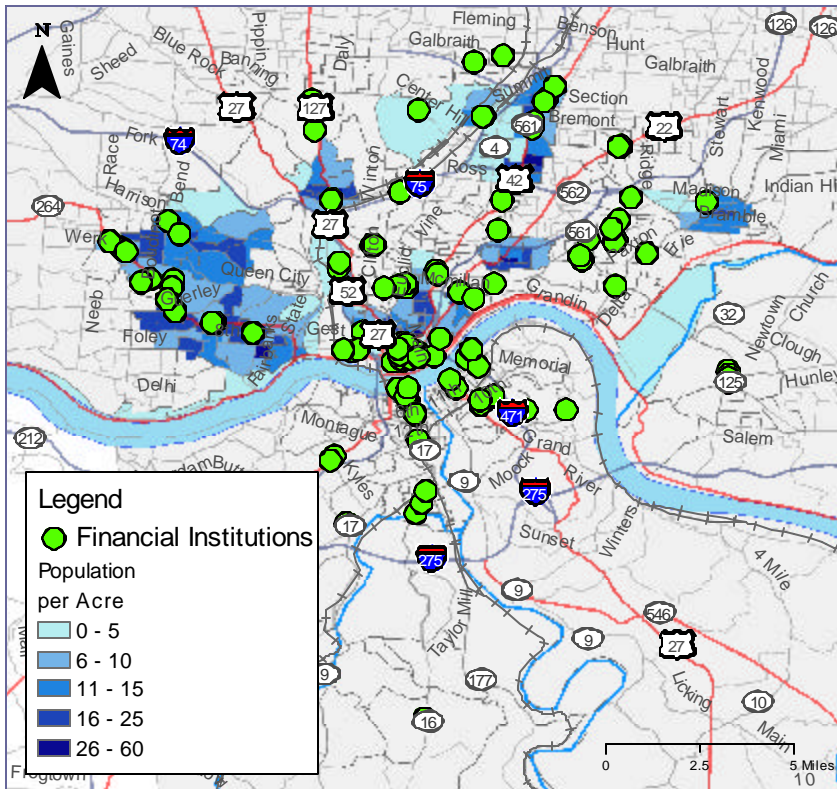
1 South Cumminsville / Millvale	0.0	15 West End	6.6
2 Sedamsville	0.0	16 Spring Grove Village	7.2
3 Riverside	0.0	17 Avondale	7.7
4 Bondhill	0.0	18 CUF	7.8
5 North Fairmount / South Fairmount	0.0	19 Westwood / East Westwood	8.0
6 Lower Price Hill	0.0	20 Cincinnati	8.5
7 Evanston	0.0	21 Winton Hills	9.3
8 Linwood	0.0	22 Walnut Hills	10.3
9 Fay Apartments	0.0	23 Carthage	13.0
10 East Price Hill	1.3	24 Roselawn	13.0
11 West Price Hill	3.9	25 Over the Rhine	13.7
12 Mount Auburn	4.5	26 Corryville	57.1
13 Madisonville	6.0	27 Camp Washington	63.0
14 Northside	6.0	.	.

**Total Number of Nontraditional Financial Institutions per 10,000 Households
(Cashcheckers, Payday Lenders, Pawnshops)**

1 CBD	25.8	15 West Price Hill	1.0
2 Over the Rhine	22.8	16 North Fairmount / South Fairmount	0.0
3 Corryville	11.4	17 Mount Auburn	0.0
4 Roselawn	10.9	18 Winton Hills	0.0
5 Walnut Hills	10.3	19 Carthage	0.0
6 Spring Grove Village	7.2	20 Lower Price Hill	0.0
7 Madisonville	6.0	21 West End	0.0
8 Bondhill	4.3	22 Linwood	0.0
9 Northside	4.0	23 South Cumminsville / Millvale	0.0
10 Westwood / East Westwood	3.8	24 Camp Washington	0.0
11 Cincinnati	2.6	25 Fay Apartments	0.0
12 CUF	2.0	26 Sedamsville	0.0
13 Avondale	1.5	27 Evanston	0.0
14 East Price Hill	1.3	.	.

Limited access to traditional banking and financial services has long been a barrier to wealth creation in marginalized communities. This lack of access often translates to higher costs for basic financial transactions (2). Communities faced with a high presence of check cashing institutions, pay-day loan centers and other predatory financial services providers fall victim to higher transactional fees; a recent study found that “borrowers pay \$4.2 billion every year in excessive payday lending fees (3).”

HOUSEHOLDS WITH NO CREDIT RECORDS: Percentage of households without any associated record in any of the three credit bureaus.



(2) Barr, M. (2004). Banking the Poor: Policies to Bring Low-Income Americans Into the Financial Mainstream. Washington, DC: The Brookings Institution.

(3) King, U., Parrish, L. & Tanik, O. (November 2006). Financial Quicksand: Payday lending sinks borrowers in debt with \$4.2 billion in predatory fees every year. Center for Responsible Lending: Durham, NC.

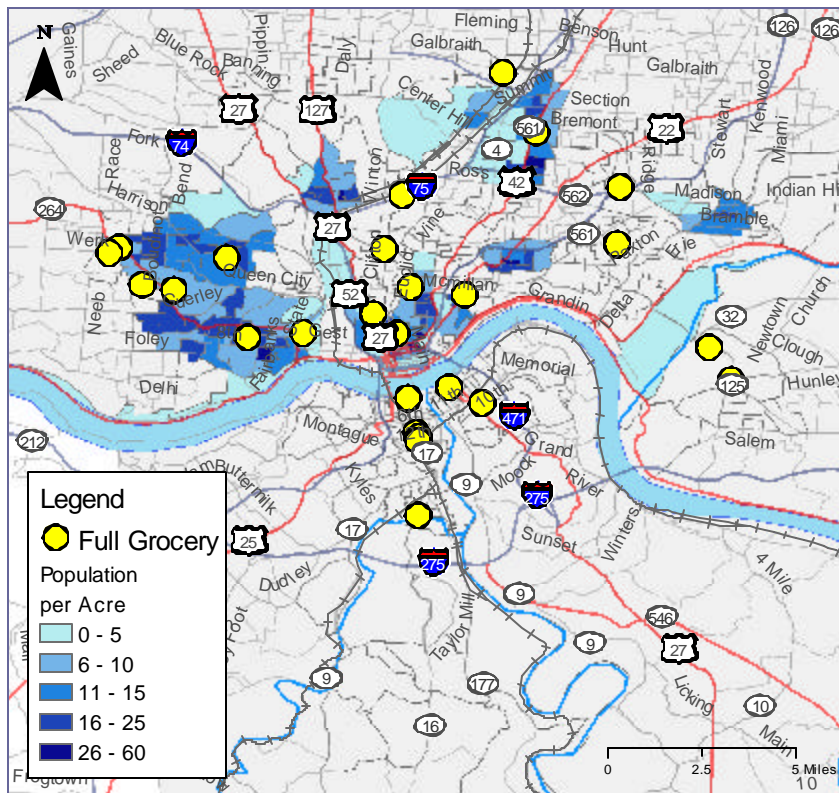
% Households without Credit Histories

1 Spring Grove Village	42%	15 Evanston	22%
2 Roselawn	38%	16 Linwood	21%
3 West Price Hill	37%	17 Avondale	20%
4 Carthage	37%	18 Winton Hills	19%
5 Bondhill	37%	19 North Fairmount / South Fairmount	17%
6 CBD	34%	20 Mount Auburn	11%
7 Westwood / East Westwood	32%	21 CUF	8%
8 Riverside	29%	22 Lower Price Hill	4%
9 Camp Washington	29%	23 Over the Rhine	3%
10 Northside	29%	24 West End	3%
11 East Price Hill	28%	25 Walnut Hills	-1%
12 Cincinnati	28%	26 Fay Apartments	-5%
13 Madisonville	26%	27 Sedamsville	-28%
14 South Cumminsville / Millvale	25%		.

Distance to Traditional Financial Intitution (in miles)

1 Riverside	2.77	15 Northside	0.50
2 Sedamsville	1.73	16 West Price Hill	0.46
3 Linwood	1.27	17 Avondale	0.40
4 North Fairmount / South Fairmount	1.15	18 Carthage	0.36
5 Fay Apartments	1.10	19 Walnut Hills	0.35
6 South Cumminsville / Millvale	0.96	20 Mount Auburn	0.34
7 Bondhill	0.79	21 CUF	0.31
8 Lower Price Hill	0.75	22 Camp Washington	0.30
9 Evanston	0.71	23 Roselawn	0.30
10 Spring Grove Village	0.63	24 Winton Hills	0.30
11 Westwood / East Westwood	0.59	25 Corryville	0.25
12 East Price Hill	0.59	26 Over the Rhine	0.23
13 Madisonville	0.56	27 West End	0.22
14 Cincinnati	0.52		.

An absence of affordable, quality food does not necessarily result from lack of market demand and can lead to demonstrable health complications such as obesity, diabetes and hypertension (4). Understanding the demand for groceries in communities is essential to development professionals and legislators as many urban areas have begun crafting incentives for grocers to locate in their communities. The DrillDown quantifies unmet market demand as the difference between grocery store revenue and estimated expenditures. This calculation, coupled with buying power and aggregate income estimates, demonstrates and promotes opportunities for both full service grocery stores and financial services development in underserved neighborhoods.



GROCERY ANALYSIS: DrillDown analysis of grocery providers is based on the following three categories: (1) national/regional chain grocers; (2) smaller grocers, including local, independent, fresh vegetable markets, ethnic markets; and (3) all grocers, including establishments identified as grocery stores and supermarkets according to NAICS.

Total Number of Full Service Grocers per 10,000 Households

1 Carthage	0.0	15 South Cumminsville / Millvale	0.0
2 Sedamsville	0.0	16 Bondhill	0.0
3 CBD	0.0	17 West Price Hill	0.0
4 Mount Auburn	0.0	18 Northside	0.0
5 Riverside	0.0	19 Cincinnati	1.2
6 Fay Apartments	0.0	20 East Price Hill	1.3
7 Linwood	0.0	21 Roselawn	2.2
8 Avondale	0.0	22 Westwood / East Westwood	2.3
9 Madisonville	0.0	23 West End	3.3
10 Camp Washington	0.0	24 Walnut Hills	3.4
11 North Fairmount / South Fairmount	0.0	25 Over the Rhine	4.6
12 CUF	0.0	26 Spring Grove Village	7.2
13 Winton Hills	0.0	27 Corryville	11.4
14 Evanston	0.0		.

Distance to Full Service Grocer (in miles)

1 Riverside	2.62	15 Bondhill	1.05
2 Winton Hills	2.05	16 West Price Hill	0.92
3 Madisonville	2.04	17 Spring Grove Village	0.78
4 Fay Apartments	1.80	18 Westwood / East Westwood	0.72
5 Sedamsville	1.66	19 CBD	0.64
6 Northside	1.64	20 Roselawn	0.63
7 South Cumminsville / Millvale	1.62	21 Mount Auburn	0.59
8 Linwood	1.49	22 CUF	0.56
9 Evanston	1.47	23 East Price Hill	0.54
10 North Fairmount / South Fairmount	1.21	24 West End	0.49
11 Camp Washington	1.21	25 Walnut Hills	0.48
12 Carthage	1.11	26 Corryville	0.40
13 Avondale	1.08	27 Lower Price Hill	0.33
14 Cincinnati	1.06		.

AGGREGATE EXPENDITURES: Through an analysis of average consumer spending by income ranges based on the most recent Consumer Expenditure Survey conducted by the Bureau of Labor and Statistics, Social Compact calculates aggregate consumer expenditures (retail and otherwise). The Consumer Expenditure Survey categories are then translated into North American Industry Classification System (NAICS) codes.

REVENUE: An estimate of annual sales revenue derived through an analysis of business-level proprietary data, characterized for various NAICS codes.

LEAKAGE: An estimate derived through subtracting annual sales revenue from annual aggregate expenditures; a dollar amount that represents unmet demand within a given geography.

Grocery Leakage			
1 West Price Hill	\$30.5M	15 West End	\$2.8M
2 Avondale	\$16.1M	16 Fay Apartments	\$1.6M
3 Cincinnati	\$15.2M	17 Riverside	\$1.5M
4 Northside	\$14.1M	18 Camp Washington	\$1.4M
5 Madisonville	\$14.0M	19 Sedamsville	\$1.3M
6 CUF	\$14.0M	20 Linwood	\$0.6M
7 Bondhill	\$13.5M	21 Over the Rhine	-\$0.7M
8 Evanston	\$8.7M	22 East Price Hill	-\$1.4M
9 Mount Auburn	\$6.4M	23 Walnut Hills	-\$10.0M
10 CBD	\$6.2M	24 Roselawn	-\$10.3M
11 North Fairmount / South Fairmount	\$5.5M	25 Spring Grove Village	-\$23.3M
12 Winton Hills	\$5.0M	26 Corryville	-\$25.2M
13 Carthage	\$4.0M	27 Lower Price Hill	-\$72.0M
14 South Cumminsville / Millvale	\$3.3M	.	.

Retail Leakage			
1 Cincinnati	\$381.4M	15 Riverside	\$5.0M
2 West Price Hill	\$102.4M	16 Carthage	\$2.8M
3 East Price Hill	\$37.6M	17 Sedamsville	\$0.9M
4 Madisonville	\$37.1M	18 Linwood	-\$2.0M
5 CUF	\$31.7M	19 West End	-\$8.6M
6 Avondale	\$27.5M	20 Roselawn	-\$14.1M
7 Evanston	\$27.4M	21 Camp Washington	-\$21.7M
8 Northside	\$23.1M	22 Walnut Hills	-\$26.3M
9 Mount Auburn	\$18.6M	23 Spring Grove Village	-\$27.8M
10 Winton Hills	\$12.6M	24 Corryville	-\$40.8M
11 South Cumminsville / Millvale	\$7.7M	25 Over the Rhine	-\$60.6M
12 North Fairmount / South Fairmount	\$6.9M	26 Lower Price Hill	-\$73.9M
13 Bondhill	\$6.8M	27 Westwood / East Westwood	-\$96.9M
14 Fay Apartments	\$6.0M	.	.

Apparel Leakage			
1 Cincinnati	\$83.4M	15 Winton Hills	\$1.4M
2 West Price Hill	\$12.7M	16 Northside	\$0.9M
3 East Price Hill	\$7.6M	17 Riverside	\$0.7M
4 Westwood / East Westwood	\$6.0M	18 Fay Apartments	\$0.6M
5 Bondhill	\$5.7M	19 Sedamsville	\$0.5M
6 Madisonville	\$5.0M	20 Lower Price Hill	\$0.3M
7 Evanston	\$3.7M	21 Camp Washington	\$0.3M
8 Mount Auburn	\$2.9M	22 Linwood	\$0.3M
9 Avondale	\$2.3M	23 Walnut Hills	\$0.1M
10 Roselawn	\$1.9M	24 Corryville	-\$2.8M
11 CUF	\$1.9M	25 West End	-\$7.0M
12 North Fairmount / South Fairmount	\$1.8M	26 Over the Rhine	-\$9.0M
13 Carthage	\$1.7M	27 Spring Grove Village	-\$21.6M
14 South Cumminsville / Millvale	\$1.4M	.	.

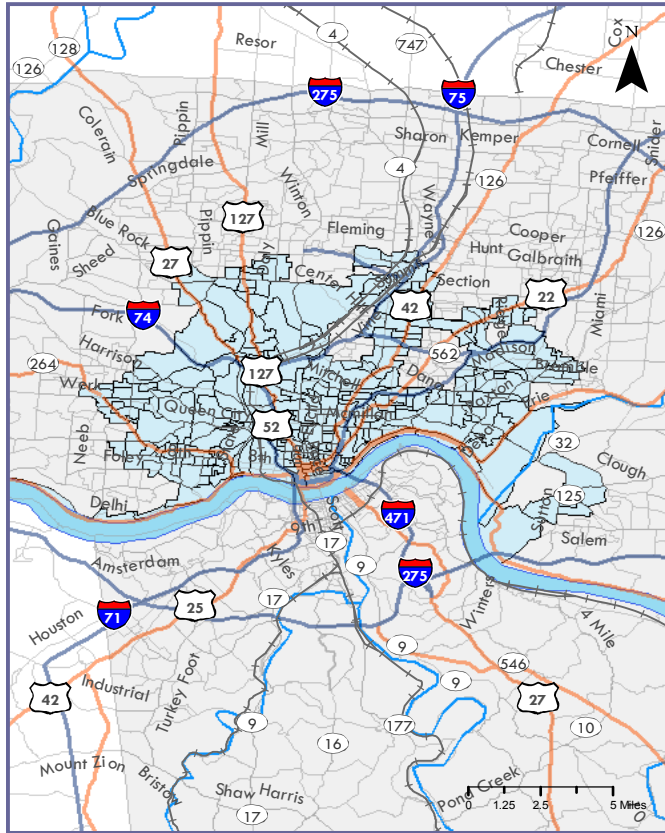
Restaurant Leakage			
1 Cincinnati	\$29.1M	15 Fay Apartments	\$0.9M
2 West Price Hill	\$10.6M	16 Sedamsville	\$0.8M
3 Madisonville	\$7.9M	17 Roselawn	\$0.7M
4 East Price Hill	\$6.7M	18 North Fairmount / South Fairmount	\$0.7M
5 Bondhill	\$6.6M	19 Linwood	\$0.5M
6 Avondale	\$5.6M	20 Lower Price Hill	\$0.3M
7 Evanston	\$5.5M	21 Westwood / East Westwood	-\$1.1M
8 Northside	\$4.6M	22 Camp Washington	-\$2.7M
9 Winton Hills	\$3.1M	23 Spring Grove Village	-\$3.0M
10 West End	\$1.8M	24 Walnut Hills	-\$3.3M
11 Mount Auburn	\$1.5M	25 Over the Rhine	-\$3.5M
12 Carthage	\$1.5M	26 Corryville	-\$5.7M
13 South Cumminsville / Millvale	\$1.2M	27 CUF	-\$7.5M
14 Riverside	\$1.1M	.	.

BUSINESS ANALYSIS: Businesses are categorized according to employment size. Small businesses are categorized as an employment size of 100 or less.

Total Number of Employees			
1 Cincinnati	239,312	15 Bondhill	3,182
2 CBD	65,349	16 Lower Price Hill	2,714
3 Corryville	14,494	17 Northside	2,483
4 CUF	14,115	18 East Price Hill	2,279
5 West End	10,540	19 Winton Hills	1,778
6 Westwood / East Westwood	9,840	20 Carthage	1,738
7 Avondale	8,828	21 West Price Hill	1,720
8 Over the Rhine	8,393	22 North Fairmount / South Fairmount	1,269
9 Walnut Hills	7,513	23 Evanston	964
10 Roselawn	6,510	24 South Cumminsville / Millvale	887
11 Mount Auburn	6,029	25 Riverside	810
12 Madisonville	5,227	26 Linwood	700
13 Camp Washington	4,606	27 Sedamsville	533
14 Spring Grove Village	3,521	.	.

Business Density (Businesses per Acre)			
1 CBD	5.2	15 Madisonville	0.2
2 Over the Rhine	2.3	16 Evanston	0.2
3 Corryville	1.1	17 Bondhill	0.2
4 West End	0.7	18 Westwood / East Westwood	0.2
5 Walnut Hills	0.6	19 West Price Hill	0.2
6 Mount Auburn	0.6	20 East Price Hill	0.2
7 Roselawn	0.5	21 North Fairmount / South Fairmount	0.1
8 CUF	0.4	22 South Cumminsville / Millvale	0.1
9 Carthage	0.4	23 Spring Grove Village	0.1
10 Northside	0.3	24 Riverside	0.1
11 Camp Washington	0.3	25 Winton Hills	0.1
12 Lower Price Hill	0.3	26 Sedamsville	0.1
13 Avondale	0.3	27 Fay Apartments	0.0
14 Cincinnati	0.3	.	.

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census*	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	378,259	309,121	331,874	22.0%
Population per Acre	7.4	6.1	6.5	-
Total # Households	170,680	140,247	147,886	22.0%
MARKET STRENGTH				
Average Household Income	\$54,083	\$50,430	\$43,992	7.0%
Median Household Income	\$39,893	\$36,764	\$30,659	9.0%
Aggregate Neighborhood Income	\$9,231 Million	\$7,073 Million	\$6,506 Million	31.0%
Aggregate Income per Acre	\$181,700	-	-	-
% Informal Economy	5.20%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	38.8%	39.7%	39.4%	-
% Owner Occupancy - Bldg	71.9%	-	-	-
Median Home Sale Value	\$140,499	\$134,470	\$98,674	4.0%
New Construction Units ('02-'06)	7,450	50.4 Per 1K Household		
Residential Rehab Permits	56.0 Per 1K Household			
Violent Crime 2006	11.0 Per 1K People	-7% from '02		
Property Crime 2006	62.6 Per 1K People	-7% from '02		
Community Crime 2006	17.1 Per 1K People	-14% from '02		

Mayor Mallory and Property Advisors, a Cincinnati based commercial real estate consulting firm, have partnered with Social Compact in the first of a 3-phase study to conduct a DrillDown analysis of Cincinnati, OH, Covington, KY, and Newport, KY, leveraging DrillDown results to inform economic development. Findings from Phase I (analysis of Cincinnati, Covington, & Newport) will inform analyses in Phase II and III, for Hamilton County and the Cincinnati MSA, respectively.

*Note: For the purposes of this study, City of Cincinnati is defined by census blockgroups matching the City boundaries as closely as possible. Because the true boundaries of Cincinnati are block-level based, there is a slight discrepancy between the total 2000 Census population and the figure reported by the U.S. Census Bureau (331,285). Cincinnati is composed of 302 blockgroups and 79 square miles.

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	13,985	\$31,283 Million	239,312	x \$2,787 / yr =	\$706.9 Million	
Small Business (Empl. 51 - 100)	357	\$3,937 Million	27,044			
Small Business (Empl. 20 - 50)	1,138	\$6,032 Million	35,085			
Small Business (Empl. 6 - 19)	2,610	\$4,264 Million	25,935			
Small Business (Empl. 1 - 5)	5,562	\$2,317 Million	14,183			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	114	6.7	-	\$533.7 Million	-	
Full Service Grocers Only	20	1.2	1.06mi		\$15.2M	44,352
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	145	5.7	0.52mi			
Banks Only	97	8.5	-			
Pawnshops, Cashcheckers, Payday Lenders	45	2.6	-			
% of Households lacking credit histories = 28%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$2.3 Billion	\$2.5 Billion	\$190.7Million	-		
Apparel	\$166.5Million	\$289.4Million	\$122.9Million	361,856		
Restaurants	\$380.9Million	\$410.Million	\$29.1 Million	124,792		

The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Social Compact's Neighborhood Market DrillDown was established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses.

DrillDown Market Overview

Business Mix

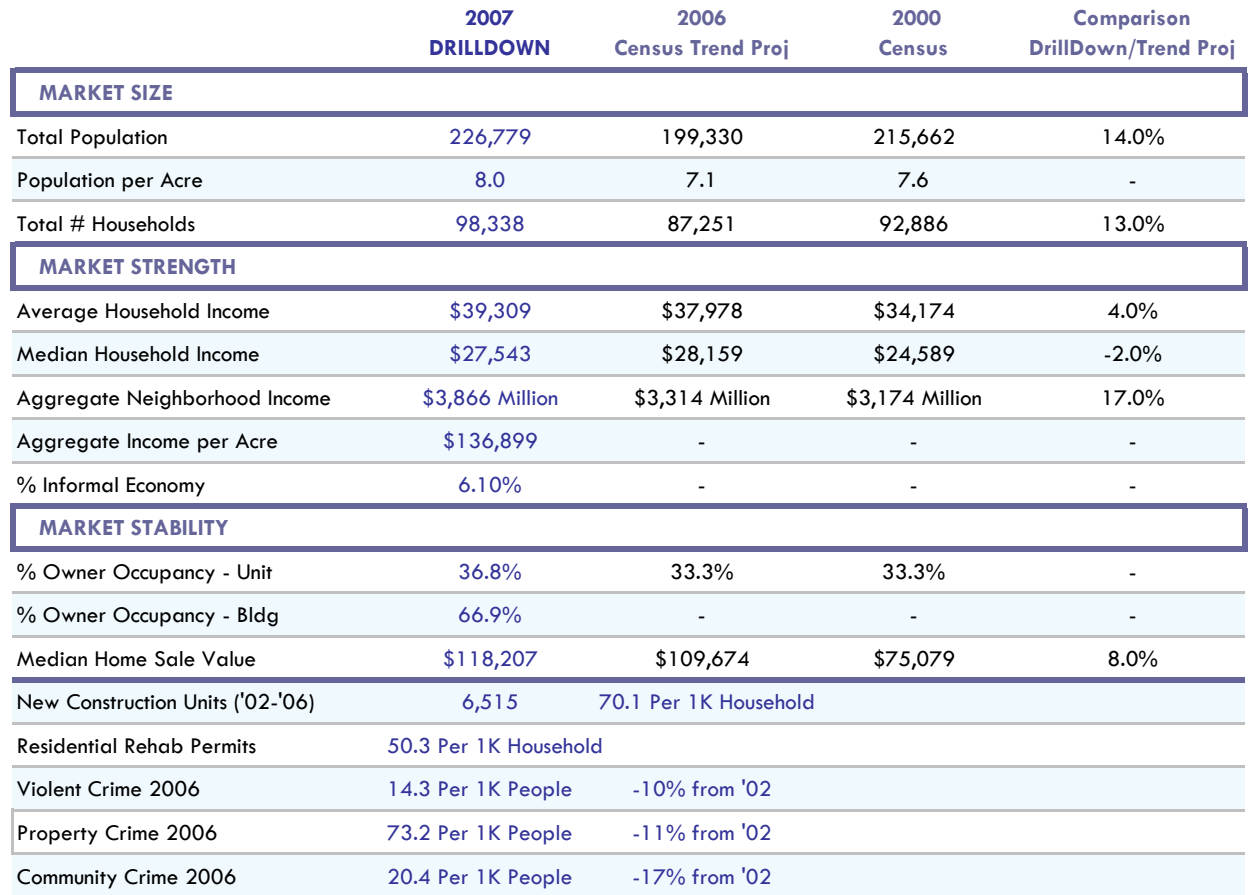
Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
ATTORNEYS	745	6,560	\$1,167,063,000
RESTAURANTS	499	8,374	\$350,960,000
PHYSICIANS & SURGEONS	479	5,162	\$1,676,890,000
CHURCHES	417	1,941	\$0
OTHER MISC	335	1,291	\$212,211,000
INSURANCE	253	3,880	\$286,902,000
BEAUTY SALONS	242	1,039	\$43,446,000
SCHOOLS	207	7,700	\$198,000
REAL ESTATE	204	1,214	\$202,072,000
APARTMENTS	186	1,174	\$248,548,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	20	18,738	\$2,012,304,000
SOAPS & DETERGENTS-MANUFACT	4	15,512	\$386,048,000
SCHOOLS-UNIVERSITIES & COLL	15	11,370	\$2,843,000
RESTAURANTS	499	8,374	\$350,960,000
SCHOOLS	207	7,700	\$198,000
ATTORNEYS	745	6,560	\$1,167,063,000
ACCOUNTANTS	99	6,019	\$627,373,000
SOCIAL SERVICES AND WELFARE	164	5,649	\$0
PHYSICIANS & SURGEONS	479	5,162	\$1,676,890,000
BANKS	109	4,469	\$46,655,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	20	18,738	\$2,012,304,000
PHYSICIANS & SURGEONS	479	5,162	\$1,676,890,000
ATTORNEYS	745	6,560	\$1,167,063,000
ACCOUNTANTS	99	6,019	\$627,373,000
GROCERS-RETAIL	115	4,267	\$574,210,000
SOCIAL ADVOCACY		2,175	\$470,205,000
FRUIT JUICES-WHOLESALE		406	\$440,544,000
DRUG MILLERS	3	559	\$430,430,000
SOAPS & DETERGENTS-MANUFACT	4	15,512	\$386,048,000
AUTOMOBILE DEALERS-NEW CARS	16	657	\$384,648,000

DrillDown Market Overview

Catalyzing Business Investment in Inner City Neighborhoods



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Study Area

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	9,989	\$23,115 Million	186,136	x \$2,787 / yr =	\$549.8 Million	
Small Business (Empl. 51 - 100)	271	\$3,189 Million	20,630			
Small Business (Empl. 20 - 50)	855	\$4,570 Million	26,642			
Small Business (Empl. 6 - 19)	1,872	\$3,068 Million	18,591			
Small Business (Empl. 1 - 5)	3,869	\$1,619 Million	9,981			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	96	9.8	-	\$273.8 Million	-	
Full Service Grocers Only	13	1.3	0.9mi		-\$66.9M	-195,044
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	94	6	0.52mi			
Banks Only	59	9.6	-			
Pawnshops, Cashcheckers, Payday Lenders	39	4	-			
% of Households lacking credit histories = 25%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$1.6 Billion	\$1.2 Billion	\$.Million	-		
Apparel	\$133.4Million	\$134.5Million	\$1.2Million	3,388		
Restaurants	\$236.4Million	\$193.6Million	\$.Million	-183,257		

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DrillDown Market Overview

Business Mix

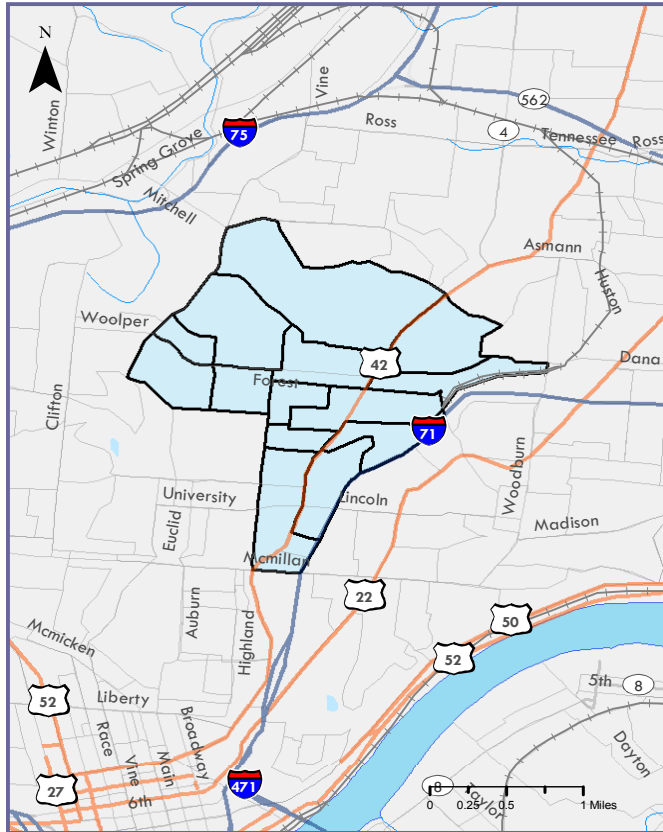
Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
Religious Organizations	57	249	\$0
All Other Durable Goods Merchant Whols	44	374	\$277,551,000
Commercial Building Construction	41	1551	\$467,298,000
Limited-Service Restaurants	40	380	\$15,424,000
Finish Carpentry Contrs	39	203	\$37,673,000
Plumbing & Hvac Contrs	39	420	\$82,220,000
Other Building Material Dealers	38	424	\$103,513,000
General Automotive Repair	32	148	\$16,999,000
Commercial Lithographic Printing	29	219	\$43,444,000
Roofing Contrs	27	342	\$30,528,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
Taxi Svc	17	2394	\$196,308,000
Commercial Building Construction	41	1551	\$467,298,000
Legislative Bodies	12	1017	\$0
Elementary & Secondary Schools	18	664	\$0
Other Building Material Dealers	38	424	\$103,513,000
Plumbing & Hvac Contrs	39	420	\$82,220,000
Limited-Service Restaurants	40	380	\$15,424,000
All Other Durable Goods Merchant Whols	44	374	\$277,551,000
Process & Logistics Consulting Svcs	2	358	\$85,562,000
Air, Water, & Waste Program Administration	1	350	\$0

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
Commercial Building Construction	41	1551	\$467,298,000
All Other Durable Goods Merchant Whols	44	374	\$277,551,000
Fur & Leather Apparel Mfg	1	230	\$206,770,000
Taxi Svc	17	2394	\$196,308,000
Animal, Except Poultry, Slaughtering	5	72	\$194,940,000
Other Grocery Prod Merchant Whols	9	243	\$187,492,000
General Line Grocery Merchant Whols	8	163	\$144,831,000
Meat & Meat Prod Merchant Whols	3	41	\$125,255,000
Fruit & Vegetable Merchant Whols	16	180	\$122,760,000
Other Building Material Dealers	38	424	\$103,513,000

Avondale

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	15,258	14,785	16,298	3.0%
Population per Acre	11.0	10.6	11.7	-
Total # Households	6,452	6,321	6,884	2.0%
MARKET STRENGTH				
Average Household Income	\$28,350	\$30,394	\$26,984	-7.0%
Median Household Income	\$17,183	\$21,303	\$18,955	-19.0%
Aggregate Neighborhood Income	\$183 Million	\$192 Million	\$186 Million	-5.0%
Aggregate Income per Acre	\$131,472	-	-	-
% Informal Economy	5.40%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	29.0%	23.7%	23.7%	-
% Owner Occupancy - Bldg	63.2%	-	-	-
Median Home Sale Value	\$95,000	\$87,709	\$73,079	8.0%
New Construction Units ('02-'06)	151	21.9 Per 1K Household		
Residential Rehab Permits	42.1 Per 1K Household			
Violent Crime 2006	18.7 Per 1K People	10% from '02		
Property Crime 2006	63.5 Per 1K People	-19% from '02		
Community Crime 2006	19.6 Per 1K People	-16% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	401	\$1,232 Million	8,828	x \$2,787 / yr =	\$26.1 Million	
Small Business (Empl. 51 - 100)	13	\$67 Million	901			
Small Business (Empl. 20 - 50)	37	\$156 Million	1,179			
Small Business (Empl. 6 - 19)	70	\$82 Million	677			
Small Business (Empl. 1 - 5)	149	\$59 Million	391			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	4	6.2	-	\$16.1 Million	-	
Full Service Grocers Only	0	0.0	1.08mi		\$16.1M	46,787
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	5	3.1	0.4mi			
Banks Only	2	7.7	-			
Pawnshops, Cashcheckers, Payday Lenders	1	1.5	-			
% of Households lacking credit histories = 20%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$.1 Billion	\$25.7Million	-		
Apparel	\$4.5Million	\$7.4Million	\$2.8Million	8,253		
Restaurants	\$4.9Million	\$10.5Million	\$5.6Million	23,804		

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DrillDown Market Overview

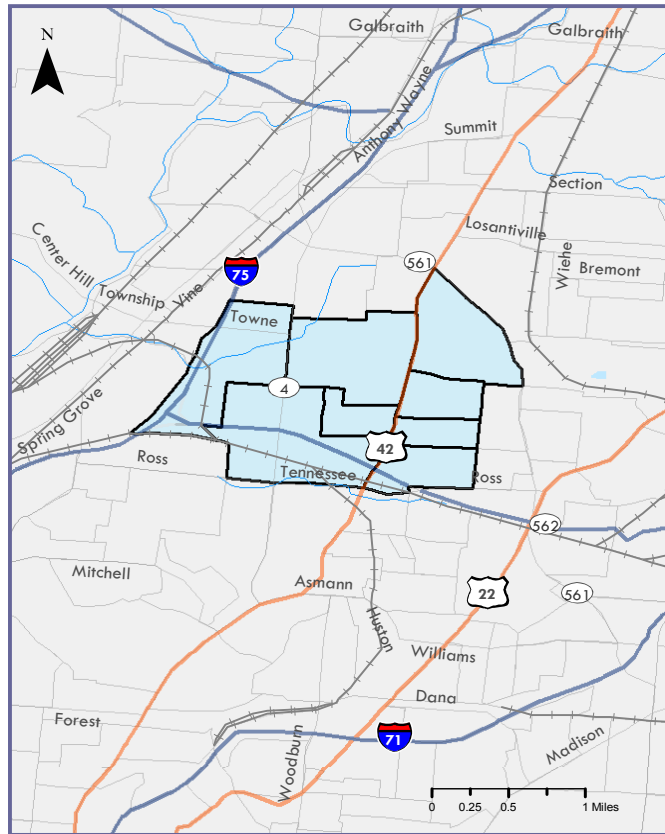
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
PHYSICIANS & SURGEONS	42	226	\$90,890,000
CHURCHES	39	152	\$0
CLERGY	17	3	\$60,000
SOCIAL SERVICE AND WELFARE ORG	12	87	\$0
SCHOOLS	10	332	\$0
RESTAURANTS	9	113	\$4,920,000
BEAUTY SALONS	9	28	\$1,092,000
NURSING & CONVALESCENT HOME	8	634	\$29,291,000
CHILD CARE SERVICE	7	150	\$4,929,000
INSURANCE	7	57	\$9,522,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	1	2,500	\$265,000,000
OTHER SOCIAL ADVOCACY ORGANIZATI	3	2,055	\$441,825,000
NURSING & CONVALESCENT HOME	8	634	\$29,291,000
SCHOOLS	10	332	\$0
ZOOS	1	300	\$0
PHYSICIANS & SURGEONS	42	226	\$90,890,000
PARKS	2	160	\$13,440,000
CHURCHES	39	152	\$0
OTHER SOCIAL ADVOCACY ORGANIZATI	1	150	\$32,250,000
CHILD CARE SERVICE	7	150	\$4,929,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
OTHER SOCIAL ADVOCACY ORGANIZATI	3	2,055	\$441,825,000
HOSPITALS	1	2,500	\$265,000,000
PHYSICIANS & SURGEONS	42	226	\$90,890,000
FIRE EXTINGUISHERS	1	35	\$33,040,000
OTHER SOCIAL ADVOCACY ORGANIZATI	1	150	\$32,250,000
NURSING & CONVALESCENT HOME	8	634	\$29,291,000
CLINICS	5	68	\$28,060,000
JANITOR SUPPLIES	2	75	\$25,950,000
HOSPITAL EQUIPMENT SUPPLIES-WHOLES,	1	55	\$18,100,000
FOOD SERVICE-MANAGEMENT	1	110	\$17,160,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	10,510	8,581	9,682	22.0%
Population per Acre	9.0	7.3	8.3	-
Total # Households	4,663	3,787	4,166	23.0%
MARKET STRENGTH				
Average Household Income	\$43,562	\$44,395	\$42,136	-2.0%
Median Household Income	\$36,032	\$35,840	\$32,003	1.0%
Aggregate Neighborhood Income	\$203 Million	\$168 Million	\$176 Million	21.0%
Aggregate Income per Acre	\$173,635	-	-	-
% Informal Economy	6.10%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	43.3%	47.9%	45.2%	-
% Owner Occupancy - Bldg	84.2%	-	-	-
Median Home Sale Value	\$92,400	\$103,506	\$83,450	-11.0%
New Construction Units ('02-'06)	358	85.9 Per 1K Household		
Residential Rehab Permits	42.7 Per 1K Household			
Violent Crime 2006	8.2 Per 1K People	-27% from '02		
Property Crime 2006	31.3 Per 1K People	-28% from '02		
Community Crime 2006	12.7 Per 1K People	-14% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	232	\$867 Million	3,182	x \$2,787 / yr =	\$9.4 Million	
Small Business (Empl. 51 - 100)	13	\$353 Million	960			
Small Business (Empl. 20 - 50)	29	\$246 Million	876			
Small Business (Empl. 6 - 19)	45	\$98 Million	433			
Small Business (Empl. 1 - 5)	83	\$29 Million	218			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	1	2.1	-	\$13.5 Million	-	
Full Service Grocers Only	0	0.0	1.05mi		\$13.5M	39,261
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	0.79mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	2	4.3	-			
% of Households lacking credit histories = 37%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$1 Billion	\$1 Billion	\$5.8Million	-		
Apparel	\$.4Million	\$6.8Million	\$6.4Million	18,863		
Restaurants	\$3.2Million	\$9.8Million	\$6.6Million	28,403		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
BEAUTY SALONS	10	17	\$1,131,000
CHURCHES	10	25	\$0
CLERGY	8	0	\$0
RESTAURANTS	6	69	\$3,160,000
GENERAL CONTRACTORS	5	72	\$16,992,000
SOCIAL SERVICE AND WELFARE ORG	5	117	\$0
SCHOOLS	4	155	\$0
UPHOLSTERERS	4	5	\$490,000
REMODELING AND REPAIRING BLDG	3	11	\$3,540,000
BARBERS	3	5	\$301,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
DELIVERY SERVICE	2	220	\$31,020,000
LUMBER-RETAIL	1	200	\$25,000,000
NEWSPAPERS (PUBLISHERS)	1	170	\$22,950,000
SCHOOLS	4	155	\$0
BUS LINES	1	125	\$9,375,000
SOCIAL SERVICE AND WELFARE ORG	5	117	\$0
CONSTRUCTION MANAGEMENT	1	100	\$182,000,000
MARKETING PROGRAMS & SERVIC	1	90	\$15,300,000
CONVEYORS & CONVEYING EQUIP	1	85	\$17,935,000
CLUBS	1	80	\$0

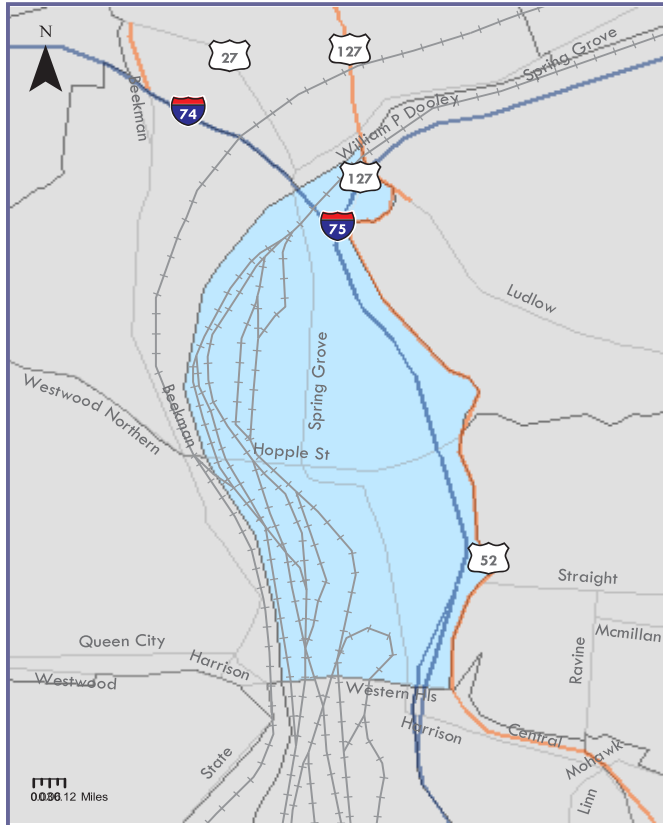
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
CONSTRUCTION MANAGEMENT	1	100	\$182,000,000
BREAD/OTHER BAKERY PROD-EX	1	25	\$60,000,000
ELECTRIC EQUIPMENT AND SUPPLIES	1	70	\$41,000,000
SIGNS EQUIPMENT AND SUPPLIES	2	54	\$35,532,000
COMPUTERS-RENTING & LEASING	1	40	\$32,880,000
BATTERIES-STORAGE	1	55	\$31,405,000
DELIVERY SERVICE	2	220	\$31,020,000
GAS-CARD LOCK	1	27	\$27,270,000
TV STATIONS AND BROADCASTING	2	60	\$26,860,000
LUMBER-RETAIL	1	200	\$25,000,000

Camp Washington

DrillDown Market Overview

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	1,803	1,331	1,506	35.0%
Population per Acre	2.3	1.7	1.9	-
Total # Households	635	442	502	44.0%
MARKET STRENGTH				
Average Household Income	\$20,364	\$27,330	\$23,375	-25.0%
Median Household Income	\$12,380	\$25,284	\$22,850	-51.0%
Aggregate Neighborhood Income	\$13 Million	\$12 Million	\$12 Million	7.0%
Aggregate Income per Acre	\$16,283	-	-	-
% Informal Economy	5.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	35.6%	28.7%	28.9%	-
% Owner Occupancy - Bldg	55.8%	-	-	-
Median Home Sale Value	\$50,000	\$47,571	\$39,850	5.0%
New Construction Units ('02-'06)	3	6.0 Per 1K Household		
Residential Rehab Permits	71.7 Per 1K Household			
Violent Crime 2006	16.6 Per 1K People	-29% from '02		
Property Crime 2006	142.1 Per 1K People	-29% from '02		
Community Crime 2006	19.9 Per 1K People	-52% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	256	\$1,489 Million	4,606	x \$2,787 / yr =	\$13.6 Million	
Small Business (Empl. 51 - 100)	6	\$58 Million	525			
Small Business (Empl. 20 - 50)	34	\$313 Million	1,080			
Small Business (Empl. 6 - 19)	70	\$184 Million	725			
Small Business (Empl. 1 - 5)	84	\$46 Million	214			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	1	15.8	-	\$1.4 Million	-	
Full Service Grocers Only	0	0.0	1.21mi		\$1.4M	4,217
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	4	31.5	0.3mi			
Banks Only	2	63	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 29%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.Million	-		
Apparel	\$.3Million	\$.6Million	\$.4Million	1,056		
Restaurants	\$3.6Million	\$.9Million	\$.Million	-11,465		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
PRINTERS	7	61	\$10,488,000
RESTAURANTS	6	88	\$3,520,000
GENERAL CONTRACTORS	5	60	\$41,608,000
CABINET MAKERS	5	8	\$1,404,000
SOCIAL SERVICE AND WELFARE ORGANIZ	4	45	\$0
MEAT PACKERS	4	412	\$217,564,000
GOVERNMENT OFFICES-CITY, VI	4	105	\$0
COMMERCIAL PRINTING NEC	4	84	\$12,012,000
RECORDING STUDIOS	4	6	\$564,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
SOAPS & DETERGENTS-MANUFACT	2	507	\$382,278,000
MEAT PACKERS	4	412	\$217,564,000
GRAPHIC DESIGNERS	2	210	\$33,920,000
STEEL DISTRIBUTERS AND WAREHOUSES	2	175	\$183,225,000
FOUNDRIES-STEEL	3	148	\$23,532,000
SHEET METAL FABRICATORS	3	136	\$21,760,000
GOVERNMENT OFFICES-CITY, VI	4	105	\$0
CASTINGS-ALUMINUM (MANUFACT	1	100	\$15,100,000
STATE GOVT-CORRECTIONAL INS	1	100	\$0

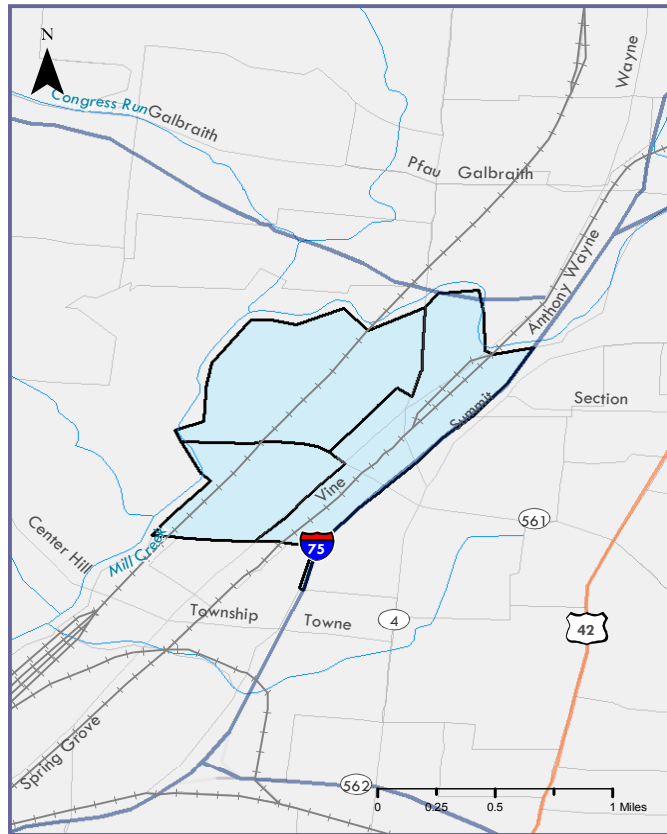
SOAPS & DETERGENTS-MANUFACT	2	507	\$382,278,000.00
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
MEAT PACKERS	4	412	\$217,564,000
STEEL DISTRIBUTERS AND WAREHOUSES	2	175	\$183,225,000
MEAT-WHOLESALE	2	35	\$45,080,000
GENERAL CONTRACTORS	5	60	\$41,608,000
GRAPHIC DESIGNERS	2	210	\$33,920,000
AUTOMOBILE PARTS AND SUPPLIES	2	73	\$32,704,000
MACHINE SHOPS	2	584	\$24,567,000
FOUNDRIES-STEEL	3	148	\$23,532,000
CABINET MAKERS EQ and SUPLS	2	43	\$23,278,000
Other Building Material Dealers	38	424	\$103,513,000

Carthage

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	3,387	2,194	2,412	54.0%
Population per Acre	6.6	4.3	4.7	-
Total # Households	1,540	996	1,066	55.0%
MARKET STRENGTH				
Average Household Income	\$32,711	\$40,783	\$42,896	-20.0%
Median Household Income	\$24,782	\$30,846	\$27,430	-20.0%
Aggregate Neighborhood Income	\$50 Million	\$41 Million	\$46 Million	24.0%
Aggregate Income per Acre	\$97,882	-	-	-
% Informal Economy	5.80%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	38.9%	55.7%	55.7%	-
% Owner Occupancy - Bldg	61.1%	-	-	-
Median Home Sale Value	\$79,950	\$86,820	\$69,733	-8.0%
New Construction Units ('02-'06)	144	135.1 Per 1K Household		
Residential Rehab Permits	57.2 Per 1K Household			
Violent Crime 2006	11.6 Per 1K People	75% from '02		
Property Crime 2006	76.3 Per 1K People	13% from '02		
Community Crime 2006	15.3 Per 1K People	-24% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	185	\$746 Million	1,738	x \$2,787 / yr =	\$5.1 Million	
Small Business (Empl. 51 - 100)	5	\$53 Million	435			
Small Business (Empl. 20 - 50)	8	\$155 Million	272			
Small Business (Empl. 6 - 19)	41	\$62 Million	362			
Small Business (Empl. 1 - 5)	81	\$55 Million	219			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$4. Million	-	
Full Service Grocers Only	0	0.0	1.11mi		\$4.M	11,746
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	2	13	0.36mi			
Banks Only	2	13	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 37%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.2Million	-		
Apparel	\$.Million	\$1.9Million	\$1.9Million	5,543		
Restaurants	\$1.2Million	\$2.7Million	\$1.5Million	6,303		

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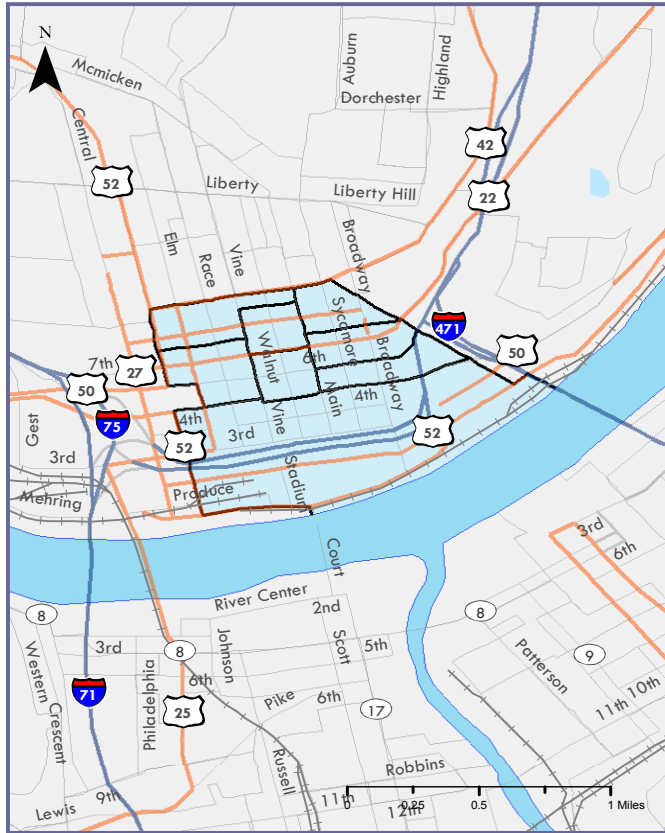
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
AUTOMOBILE DEALERS-USED CARS	7	23	\$14,881,000
ELECTRIC CONTRACTORS	6	26	\$5,412,000
RELIGIOUS ORGANIZATIONS	6	16	\$0
AUTOMOTIVE BODY,PAINT/INTERIOR REPAIR	5	10	\$1,469,000
SPECIALIZED FREIGHT TRUCKING, LOCAL	5	34	\$6,493,000
GENERAL AUTOMOTIVE REPAIR	4	4	\$805,000
AIR COND CONTRACTORS & SUPPLS	3	63	\$9,198,000
RESTAURANTS	3	29	\$1,160,000
FITNESS AND RECREATIONAL SPORTS CENTER	3	12	\$1,008,000
GENERAL AUTOMOTIVE REPAIR	3	63	\$7,590,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
FLAVORING SYRUP AND CONCENTRATES	1	250	\$230,000,000
DISTILLERIES	1	200	\$155,600,000
MACHINE SHOPS	2	107	\$13,161,000
FREIGHT TRANSPORTATION ARRANGEMENTS	1	100	\$14,900,000
INTERURBAN AND RURAL BUS TRANSPORTATION	1	100	\$7,500,000
SPECIALIZED FREIGHT TRUCKING, LOCAL	1	75	\$11,325,000
AIR COND CONTRACTORS & SUPPLS	3	63	\$9,198,000
GENERAL AUTOMOTIVE REPAIR	3	63	\$7,590,000
STEEL DIST AND WAREHOUSES	1	50	\$52,350,000
ELEMENTARY AND SECONDARY SCHOOLS	1	40	\$0

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
FLAVORING SYRUP AND CONCENTRATES	1	250	\$230,000,000
DISTILLERIES	1	200	\$155,600,000
STEEL DISTRIBUTORS AND WAREHOUSES	1	20	\$74,000,000
STEEL DIST AND WAREHOUSES	1	50	\$52,350,000
FREIGHT TRANSPORTATION ARRANGEMENTS	1	100	\$14,900,000
AUTOMOBILE DEALERS-USED CARS	7	23	\$14,881,000
AUTOMOBILE PARTS AND SUPPLIES	2	107	\$13,161,000
SPECIALIZED FREIGHT TRUCKING, LOCAL	1	75	\$11,325,000
CONSTRUCTION MACHINERY MANUFACTURING	1	30	\$10,770,000
AIR COND CONTRACTORS & SUPPLS	3	63	\$9,198,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	3,818	3,283	3,189	16.0%
Population per Acre	8.4	7.3	7.0	-
Total # Households	1,940	1,587	1,512	22.0%
MARKET STRENGTH				
Average Household Income	\$56,112	\$36,534	\$33,340	54.0%
Median Household Income	\$36,674	\$22,376	\$20,618	64.0%
Aggregate Neighborhood Income	\$109 Million	\$58 Million	\$50 Million	88.0%
Aggregate Income per Acre	\$240,628	-	-	-
% Informal Economy	7.40%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	11.5%	1.1%	1.0%	-
% Owner Occupancy - Bldg	14.3%	-	-	-
Median Home Sale Value	\$351,050	\$478,125	\$112,500	-27.0%
New Construction Units ('02-'06)	739	488.8 Per 1K Household		
Residential Rehab Permits	25.1 Per 1K Household			
Violent Crime 2006	44.2 Per 1K People	-30% from '02		
Property Crime 2006	320.5 Per 1K People	-30% from '02		
Community Crime 2006	43.6 Per 1K People	-39% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	2,358	\$4,585 Million	65,349	x \$2,787 / yr =	\$193. Million	
Small Business (Empl. 51 - 100)	66	\$626 Million	5,054			
Small Business (Empl. 20 - 50)	220	\$1,067 Million	6,987			
Small Business (Empl. 6 - 19)	452	\$589 Million	4,491			
Small Business (Empl. 1 - 5)	939	\$364 Million	2,395			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	15.5	-	\$6.2 Million	-	
Full Service Grocers Only	0	0.0	0.64mi		\$6.2M	18,027
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	28	103.1	0.11 mi			
Banks Only	20	144.3	-			
Pawnshops, Cashcheckers, Payday Lenders	5	25.8	-			
% of Households lacking credit histories = 34%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$.2 Billion	\$. Billion	\$.Million	-		
Apparel	\$34.2Million	\$3.4Million	\$.Million	-90,752		
Restaurants	\$82.Million	\$4.8Million	\$.Million	-330,804		

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DrillDown Market Overview

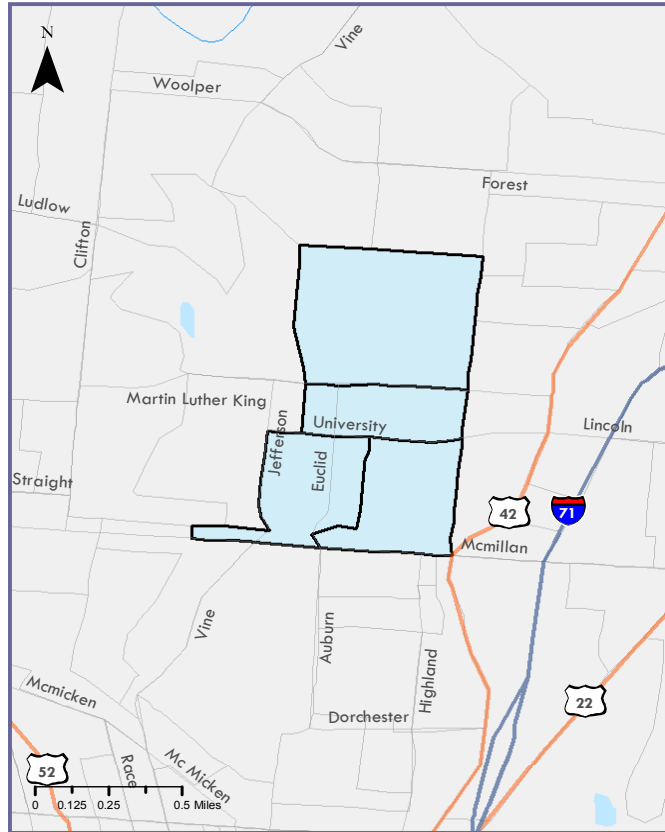
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
ATTORNEYS	538	5,821	\$1,020,362,000
RESTAURANTS	105	1,780	\$76,000,000
INSURANCE	82	2,838	\$111,642,000
REAL ESTATE	46	409	\$59,898,000
GOVERNMENT OFFICES-US	35	57	\$0
ACCOUNTANTS	33	739	\$77,765,000
ADVERTISING-AGENCIES & COUN	31	566	\$108,856,000
GOVERNMENT OFFICES-COUNTY	30	1,369	\$0
BANKS	27	3,855	\$21,672,000
REAL ESTATE MANAGEMENT	27	253	\$32,026,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
SOAPS & DETERGENTS-MANUFACT	1	15,000	\$0
ATTORNEYS	540	5,837	\$1,023,034,000
BANKS	28	3,861	\$21,672,000
INSURANCE	82	2,838	\$111,642,000
TELEPHONE COMPANIES	6	2,700	\$10,656,000
HOLDING COMPANIES (BANK)	1	2,000	\$0
RESTAURANTS	105	1,760	\$75,200,000
NEWSPAPERS (PUBLISHERS)	8	1,642	\$100,365,000
GOVERNMENT OFFICES-COUNTY	30	1,369	\$0
GROCERS-RETAIL	4	1,203	\$2,002,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
ATTORNEYS	540	5,837	\$1,023,034,000
COMMUNICATIONS EQUIPMENT	1	250	\$252,500,000
STOCK & BOND BROKERS	19	595	\$244,708,000
BUSINESS MANAGEMENT CONSULT	25	1,101	\$193,290,000
FINANCIAL ADVISORY SERVICES	25	708	\$135,290,000
INSURANCE	82	2,838	\$111,642,000
ADVERTISING-AGENCIES & COUN	31	566	\$108,856,000
NEWSPAPERS (PUBLISHERS)	8	1,642	\$100,365,000
COAL AND COKE-WHOLESALE	1	24	\$91,176,000
COMPUTER SOFTWARE	17	243	\$80,726,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	1,952	3,368	3,830	-42.0%
Population per Acre	5.9	10.2	11.6	-
Total # Households	876	1,616	1,825	-46.0%
MARKET STRENGTH				
Average Household Income	\$27,188	\$26,136	\$25,127	4.0%
Median Household Income	\$17,868	\$19,002	\$17,999	-6.0%
Aggregate Neighborhood Income	\$24 Million	\$42 Million	\$46 Million	-44.0%
Aggregate Income per Acre	\$72,391	-	-	-
% Informal Economy	10.00%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	42.0%	12.8%	12.9%	-
% Owner Occupancy - Bldg	51.3%	-	-	-
Median Home Sale Value	\$211,000	\$92,750	\$73,625	127.0%
New Construction Units ('02-'06)	93	51.0 Per 1K Household		
Residential Rehab Permits	43.3 Per 1K Household			
Violent Crime 2006	25.1 Per 1K People	-18% from '02		
Property Crime 2006	128.5 Per 1K People	-30% from '02		
Community Crime 2006	26.6 Per 1K People	-47% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	364	\$1,684 Million	14,494	x \$2,787 / yr =	\$42.8 Million	
Small Business (Empl. 51 - 100)	13	\$173 Million	1,059			
Small Business (Empl. 20 - 50)	40	\$223 Million	1,320			
Small Business (Empl. 6 - 19)	62	\$99 Million	643			
Small Business (Empl. 1 - 5)	167	\$88 Million	477			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	34.3	-	\$2.1 Million	-	
Full Service Grocers Only	1	11.4	0.4mi		-\$25.2M	-73,397
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	5	22.8	0.25mi			
Banks Only	2	57.1	-			
Pawnshops, Cashcheckers, Payday Lenders	1	11.4	-			
% of Households lacking credit histories = 0%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$1 Billion	\$. Billion	\$.Million	-		
Apparel	\$3.7Million	\$1.Million	\$.Million	-8,111		
Restaurants	\$7.1Million	\$1.4Million	\$.Million	-24,550		

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DrillDown Market Overview

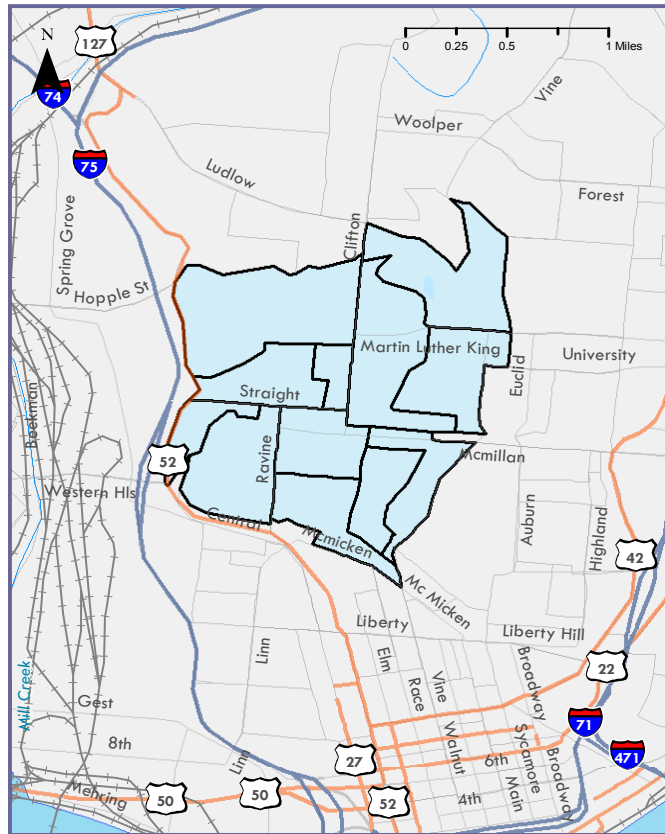
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
PHYSICIANS & SURGEONS	109	1,544	\$490,440,000
RESTAURANTS	18	136	\$7,040,000
DENTISTS	7	115	\$11,385,000
HOSPITALS	6	8,220	\$888,598,000
APARTMENTS	6	22	\$4,356,000
LABORATORIES-MEDICAL	6	39	\$6,063,000
SPECIAL INTEREST LIBRARIES	5	14	\$0
SOCIAL SERVICE AND WELFARE LIBRARIE!	5	30	\$0
BEAUTY SALONS	5	17	\$663,000
CHURCHES			

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	6	8,220	\$888,598,000
PHYSICIANS & SURGEONS	109	1,544	\$490,440,000
SCHOOLS-UNIVERSITIES & COLL	4	1,165	\$0
CITY GOVERNMENT-PUBLIC HEAL	2	505	\$0
BLOOD BANKS & CENTERS	1	230	\$25,760,000
SCHOOLS	4	211	\$0
HEALTH SERVICES	1	200	\$22,400,000
MENTAL HEALTH SERVICES	2	200	\$17,172,000
HOTELS & MOTELS	1	185	\$13,875,000
GROCERS-RETAIL	3	154	\$28,028,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	6	8,220	\$888,598,000
PHYSICIANS & SURGEONS	109	1,544	\$490,440,000
CLINICS	2	95	\$31,415,000
GROCERS-RETAIL	3	154	\$28,028,000
BLOOD BANKS & CENTERS	1	230	\$25,760,000
CREDIT MANAGEMENT SERVICE	3	101	\$25,164,000
HEALTH SERVICES	1	200	\$22,400,000
MENTAL HEALTH SERVICES	2	200	\$17,172,000
HOTELS & MOTELS	1	185	\$13,875,000
DENTISTS	7	115	\$11,385,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	12,835	15,204	16,119	-16.0%
Population per Acre	12.4	14.7	15.5	-
Total # Households	5,110	6,466	6,862	-21.0%
MARKET STRENGTH				
Average Household Income	\$36,873	\$34,553	\$29,730	7.0%
Median Household Income	\$26,102	\$23,446	\$20,685	11.0%
Aggregate Neighborhood Income	\$188 Million	\$223 Million	\$204 Million	-16.0%
Aggregate Income per Acre	\$181,734	-	-	-
% Informal Economy	4.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	39.8%	17.4%	17.5%	-
% Owner Occupancy - Bldg	66.5%	-	-	-
Median Home Sale Value	\$122,750	\$112,301	\$86,883	9.0%
New Construction Units ('02-'06)	43	6.3 Per 1K Household		
Residential Rehab Permits	37.0 Per 1K Household			
Violent Crime 2006	10.6 Per 1K People	-15% from '02		
Property Crime 2006	66.3 Per 1K People	-14% from '02		
Community Crime 2006	15.6 Per 1K People	-34% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	384	\$547 Million	14,115	x \$2,787 / yr =	\$41.7 Million	
Small Business (Empl. 51 - 100)	6	\$41 Million	495			
Small Business (Empl. 20 - 50)	36	\$99 Million	1,018			
Small Business (Empl. 6 - 19)	65	\$87 Million	655			
Small Business (Empl. 1 - 5)	174	\$79 Million	454			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	5	9.8	-	\$14. Million	-	
Full Service Grocers Only	0	0.0	0.56mi		\$14.M	40,759
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	4	3.9	0.31mi			
Banks Only	2	7.8	-			
Pawnshops, Cashcheckers, Payday Lenders	1	2	-			
% of Households lacking credit histories = 8%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$.1 Billion	\$29.1 Million	-		
Apparel	\$4.3Million	\$6.8Million	\$2.5Million	7,470		
Restaurants	\$17.3Million	\$9.7Million	\$.Million	-32,328		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
PHYSICIANS & SURGEONS	46	640	\$212,280,000
RESTAURANTS	27	379	\$15,960,000
FRATERNAL ORGANIZATIONS	14	124	\$0
CHURCHES	13	24	\$0
APARTMENTS	12	37	\$7,326,000
LIBRARIES-INSTITUTIONAL	8	212	\$0
SCHOOLS	8	532	\$0
SOCIAL SERVICE AND WELFARE ORG	6	102	\$0
INSURANCE	6	9	\$2,898,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
FEDERAL GOVT-ENVIRONMENTAL	1	1,000	\$0
PHYSICIANS & SURGEONS	46	640	\$212,280,000
HOSPITALS	2	600	\$63,600,000
SCHOOLS	8	532	\$0
RESTAURANTS	27	379	\$15,960,000
NURSING & CONVALESCENT HOME	2	274	\$13,426,000
LIBRARIES-INSTITUTIONAL	8	212	\$0
OTHER SOCIAL ADVOCACY ORGANIZATI	2	138	\$29,670,000
FRATERNAL ORGANIZATIONS	14	124	\$0

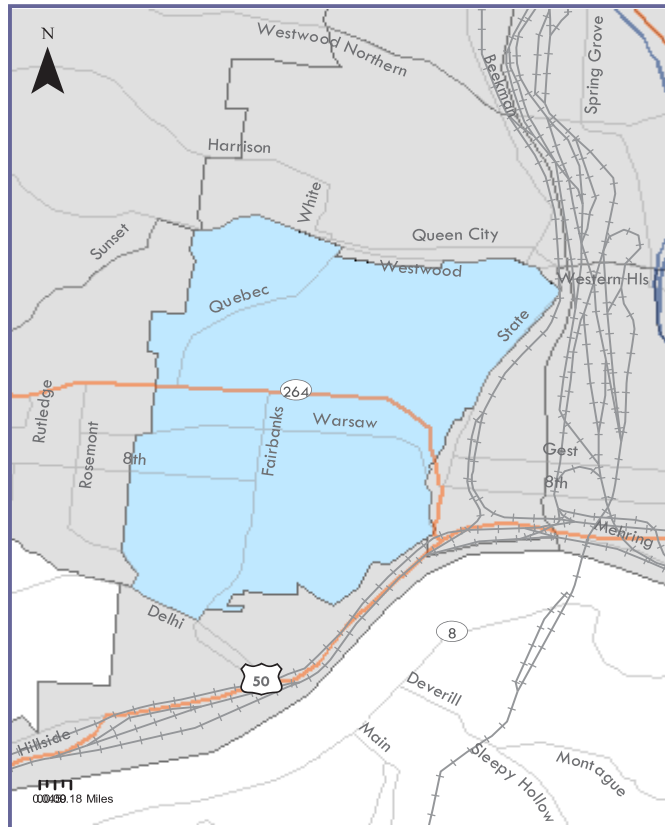
PHYSICIANS & SURGEONS	46	640	\$212,280,000.00
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
HOSPITALS	2	600	\$63,600,000
OTHER SOCIAL ADVOCACY ORGANIZATI	2	138	\$29,670,000
FLOUR MILLS	1	30	\$24,600,000
RESTAURANTS	27	379	\$15,960,000
NURSING & CONVALESCENT HOME	2	274	\$13,426,000
APARTMENTS	12	37	\$7,326,000
CLINICS	2	16	\$7,320,000
BEVERAGES-WHOLESALE	1	0	\$6,752,000
PIZZA-WHOLESALE	1	0	\$6,752,000
Other Building Material Dealers	38	424	\$103,513,000

East Price Hill

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	19,957	15,828	17,964	26.0%
Population per Acre	10.4	8.2	9.4	-
Total # Households	7,918	6,262	7,026	26.0%
MARKET STRENGTH				
Average Household Income	\$35,566	\$38,425	\$34,765	-7.0%
Median Household Income	\$24,992	\$29,515	\$26,583	-15.0%
Aggregate Neighborhood Income	\$282 Million	\$241 Million	\$244 Million	17.0%
Aggregate Income per Acre	\$146,578	-	-	-
% Informal Economy	5.30%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	40.4%	39.1%	39.4%	-
% Owner Occupancy - Bldg	69.7%	-	-	-
Median Home Sale Value	\$70,700	\$72,865	\$61,188	-3.0%
New Construction Units ('02-'06)	4	0.6 Per 1K Household		
Residential Rehab Permits	44.3 Per 1K Household			
Violent Crime 2006	13.6 Per 1K People	4% from '02		
Property Crime 2006	81.8 Per 1K People	6% from '02		
Community Crime 2006	22.6 Per 1K People	-22% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	297	\$356 Million	2,279	x \$2,787 / yr =	\$6.7 Million	
Small Business (Empl. 51 - 100)	5	\$9 Million	430			
Small Business (Empl. 20 - 50)	21	\$54 Million	612			
Small Business (Empl. 6 - 19)	47	\$117 Million	492			
Small Business (Empl. 1 - 5)	134	\$53 Million	349			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	8	10.1	-	\$21.3 Million	-	
Full Service Grocers Only	1	1.3	0.54mi		-\$1.4M	-4,195
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	1	1.3	0.59mi			
Banks Only	1	1.3	-			
Pawnshops, Cashcheckers, Payday Lenders	1	1.3	-			
% of Households lacking credit histories = 28%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$.1 Billion	\$.1 Billion	\$35.Million	-		
Apparel	\$1.7Million	\$10.1Million	\$8.5Million	24,974		
Restaurants	\$8.Million	\$14.6Million	\$6.7Million	28,557		

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DrillDown Market Overview

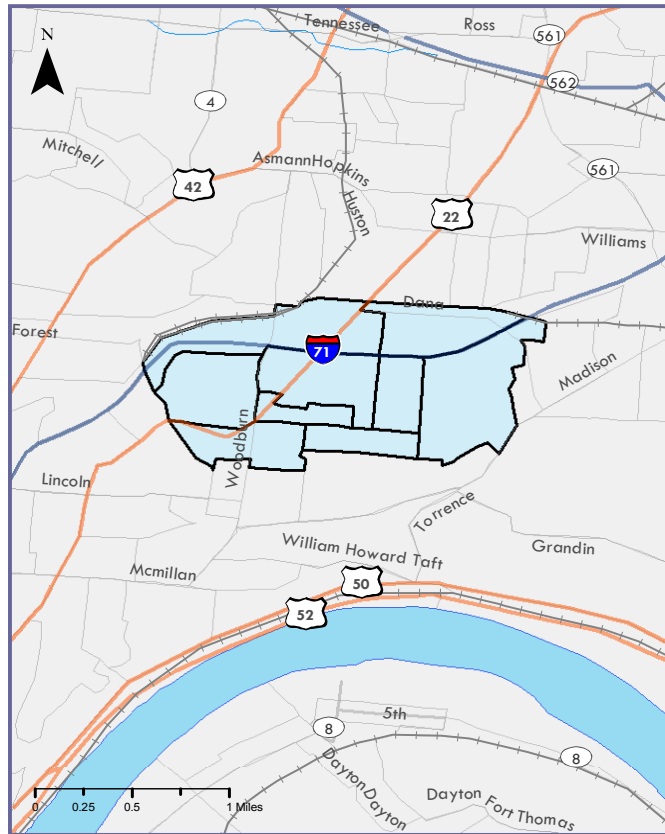
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
RESTAURANTS	13	184	\$7,760,000
GENERAL FREIGHT TRUCKING, LOCAL	9	23	\$4,465,000
LESSORS-RESIDENTIAL BLDGS & DWELLING	9	38	\$8,316,000
RELIGIOUS ORGANIZATIONS	9	55	\$0
SOCIAL SERVICE AND WELFARE ORG	8	52	\$0
SUPERMARKETS & OTHER GROCERY STOPS	8	136	\$25,480,000
PLUMBING CONTRACTORS	7	36	\$6,716,000
ELEMENTARY AND SECONDARY SCHOOLS	7	298	\$0
ROOFING CONTRACTORS	5	23	\$3,348,000
CONVENIENCE STORES	5	24	\$4,368,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
ELEMENTARY AND SECONDARY SCHOOLS	7	298	\$0
RESTAURANTS	13	184	\$7,760,000
POLICE PROTECTION	1	146	\$0
SUPERMARKETS & OTHER GROCERY STOPS	8	136	\$25,480,000
COLLEGES, UNIV & PROFESSIONAL SCHOOLS	1	125	\$0
CIVIC AND SOCIAL ORGANIZATIONS	1	100	\$0
AIR CONDITIONING CONT AND SUPPLS	4	72	\$10,512,000
OTHER COMMERCIAL PRINTING	1	65	\$9,295,000
RELIGIOUS ORGANIZATIONS	9	55	\$0
SOCIAL SERVICE AND WELFARE ORG	8	52	\$0

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
SAVINGS INSTITUTIONS	1	10	\$38,463,000
PLASTICS-MOLD-MANUFACTURERS	1	15	\$30,000,000
STEEL DISTRIBUTORS AND WAREHOUSES	8	136	\$25,480,000
FOOD BROKERS	2	0	\$13,644,000
GENERAL CONTRACTORS	4	35	\$11,092,000
FRUIT JUICES	1	0	\$10,590,000
AUTOMOBILE PARTS AND SUPPLIES	4	72	\$10,512,000
OTHER COMMERCIAL PRINTING	1	65	\$9,295,000
RESEARCH/DEV IN THE PHYSICAL/ENGINE	2	51	\$8,976,000
LESSORS-RESIDENTIAL BLDGS & DWELLING	9	38	\$8,316,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	8,233	7,338	7,928	12.0%
Population per Acre	11.4	10.2	11.0	-
Total # Households	3,209	2,878	3,059	12.0%
MARKET STRENGTH				
Average Household Income	\$37,254	\$43,142	\$38,032	-14.0%
Median Household Income	\$27,600	\$30,281	\$26,463	-9.0%
Aggregate Neighborhood Income	\$120 Million	\$124 Million	\$116 Million	-4.0%
Aggregate Income per Acre	\$165,895	-	-	-
% Informal Economy	5.00%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	55.5%	53.8%	53.5%	-
% Owner Occupancy - Bldg	83.0%	-	-	-
Median Home Sale Value	\$83,000	\$87,157	\$68,444	-5.0%
New Construction Units ('02-'06)	12	3.9 Per 1K Household		
Residential Rehab Permits	77.1 Per 1K Household			
Violent Crime 2006	10.5 Per 1K People	-7% from '02		
Property Crime 2006	43.6 Per 1K People	-14% from '02		
Community Crime 2006	15.9 Per 1K People	-9% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	153	\$152 Million	964	x \$2,787 / yr =	\$2.8 Million	
Small Business (Empl. 51 - 100)	0	\$0 Million	0			
Small Business (Empl. 20 - 50)	6	\$68 Million	197			
Small Business (Empl. 6 - 19)	23	\$33 Million	222			
Small Business (Empl. 1 - 5)	81	\$28 Million	185			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	9.3	-	\$8.7 Million	-	
Full Service Grocers Only	0	0.0	1.47mi		\$8.7M	25,363
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	0.71 mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 22%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$26.3Million	-		
Apparel	\$.1Million	\$4.2Million	\$4.1Million	12,103		
Restaurants	\$.6Million	\$6.1Million	\$5.5Million	23,361		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
RELIGIOUS ORGANIZATIONS	14	32	\$0
BEAUTY SALONS	6	39	\$1,521,000
OFFICES-REAL ESTATE AGENTS & BROKER	6	18	\$4,556,000
BARBER SHOPS	4	10	\$430,000
RELIGIOUS ORGANIZATIONS	4	0	\$0
GENERAL CONT	3	19	\$5,428,000
RESTAURANTS	3	3	\$520,000
OTHER MISC	3	0	\$0
ELEMENTARY AND SECONDARY SCHOOLS	3	200	\$0
GENERAL AUTOMOTIVE REPAIR	3	12	\$1,380,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
ELEMENTARY AND SECONDARY SCHOOLS	3	200	\$0
NURSING CARE FACILITIES	1	160	\$3,840,000
AUDIO-VISUAL EQ AND SUPLS	1	50	\$51,300,000
OTHER ADVOCACY	2	49	\$0
BEAUTY SALONS	6	39	\$1,521,000
RELIGIOUS ORGANIZATIONS	14	32	\$0
MACHINE SHOPS	2	31	\$3,813,000
CHILD DAY CARE SERVICES	2	24	\$744,000
OFFICE FURNITURE AND EQUIP-DEALERS	1	22	\$12,562,000
NATIONAL SECURITY	1	20	\$0

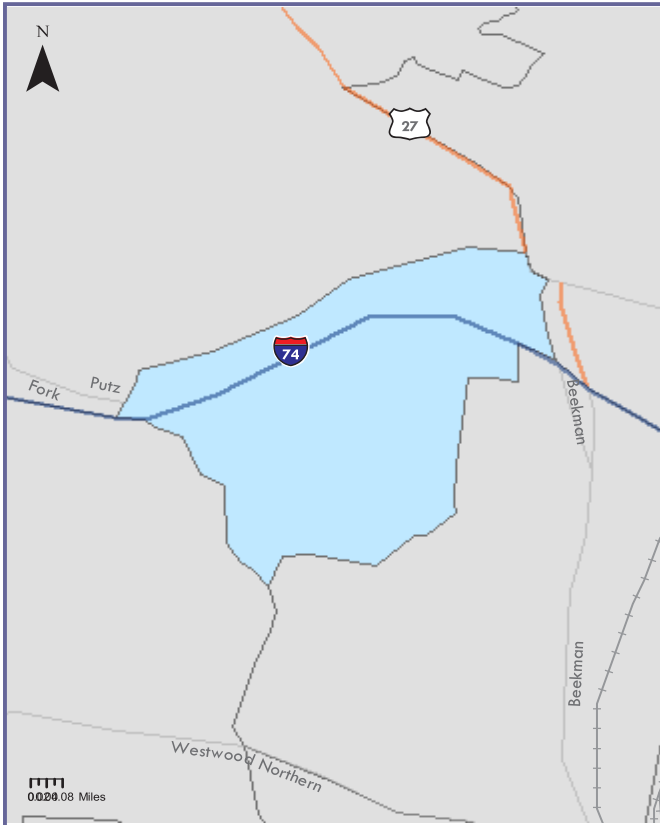
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
AUDIO-VISUAL EQ AND SUPLS	1	50	\$51,300,000
OFFICE FURNITURE AND EQUIP DEALERS	1	22	\$12,562,000
FIRE EXTINGUISHERS-WHOLESALE	1	8	\$7,552,000
GENERAL CONT	3	19	\$5,428,000
OFFICES-REAL ESTATE AGENTS & BROKER	6	18	\$4,556,000
NURSING CARE FACILITIES	1	160	\$3,840,000
MACHINE SHOPS	2	31	\$3,813,000
LESSORS-RESIDENTIAL BLDGS & DWELLING	1	18	\$3,564,000
CONVENIENCE STORES	2	18	\$3,276,000
HOUSEHOLD APPLIANCE STORES	1	15	\$3,270,000

Fay Apartments

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	2,058	2,288	2,453	-10.0%
Population per Acre	7.9	8.8	9.5	-
Total # Households	771	858	896	-10.0%
MARKET STRENGTH				
Average Household Income	\$12,817	\$18,360	\$15,081	-30.0%
Median Household Income	\$9,063	\$12,800	\$10,911	-29.0%
Aggregate Neighborhood Income	\$10 Million	\$16 Million	\$14 Million	-37.0%
Aggregate Income per Acre	\$38,111	-	-	-
% Informal Economy	4.00%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	6.4%	5.2%	5.2%	-
% Owner Occupancy - Bldg	5.4%	-	-	-
Median Home Sale Value	\$57,300	\$67,917	\$55,500	-16.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	331.5 Per 1K Household			
Violent Crime 2006	15.9 Per 1K People	11% from '02		
Property Crime 2006	66.4 Per 1K People	-29% from '02		
Community Crime 2006	40.8 Per 1K People	-3% from '02		

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Fay Apartments

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	11	\$36 Million	114	x \$2,787 / yr =	\$3 Million	
Small Business (Empl. 51 - 100)	0	\$0 Million	0			
Small Business (Empl. 20 - 50)	3	\$34 Million	103			
Small Business (Empl. 6 - 19)	1	\$0 Million	7			
Small Business (Empl. 1 - 5)	3	\$0 Million	4			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$1.6 Million	-	
Full Service Grocers Only	0	0.0	1.8mi		\$1.6M	4,684
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	1.1mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 0%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$5.8Million	-		
Apparel	\$.Million	\$.7Million	\$\$.7Million	1,930		
Restaurants	\$.Million	\$.9Million	\$.9Million	3,882		

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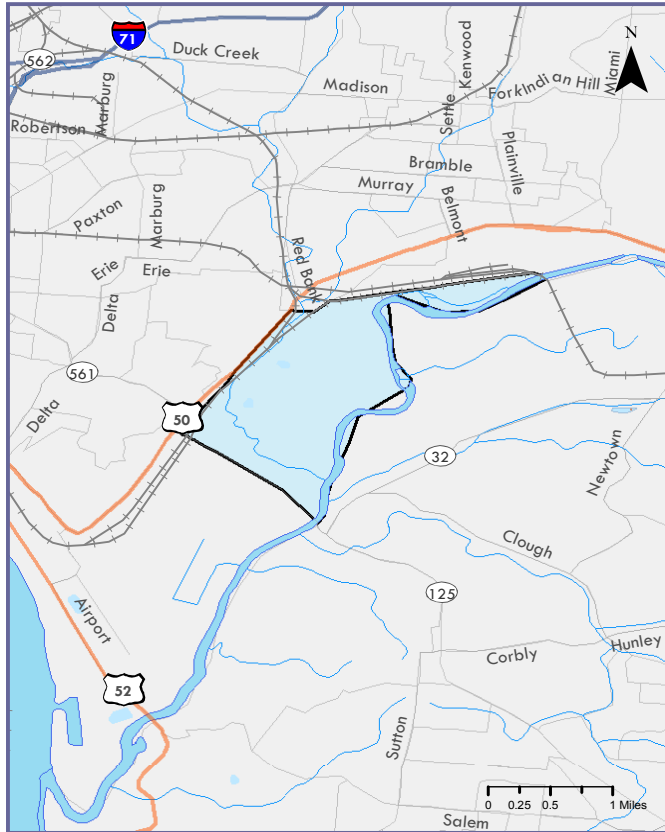
Fay Apartments

DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses		Total # Businesses	Total # Employees	Total Revenue
SOCIAL SERV AND WELFARE		3	7	\$0
LESSORS-RESIDENTIAL BLDGS & DWELLING		2	53	\$10,494,000
HOME BUILDERS		1	0	\$944,000
GRANITE-WHOLESALE		1	50	\$24,000,000
CHILD DAY CARE SERVICES		1	0	\$279,000
FITNESS AND RECREATIONAL SPORTS CEI		1	1	\$58,000
RELIGIOUS ORGANIZATIONS		1	1	\$0
TIRE DEALERS		1	2	\$304,000
LESSORS-RESIDENTIAL BLDGS & DWELLINGS		2	53	\$10,494,000.00
Top Industries by Total # of Employees		Total # Businesses	Total # Employees	Total Revenue
SOCIAL SERV AND WELFARE		3	7	\$0
TIRE DEALERS		1	2	\$304,000
FITNESS AND RECREATIONAL SPORTS CEI		1	1	\$58,000
RELIGIOUS ORGANIZATIONS		1	1	\$0
HOME BUILDERS		1	0	\$944,000
CHILD DAY CARE SERVICES		1	0	\$279,000
GRANITE-WHOLESALE		1	50	\$24,000,000
LESSORS-RESIDENTIAL BLDGS & DWELLING		2	53	\$10,494,000
HOME BUILDERS		1	0	\$944,000.00
TIRE DEALERS		1	2	\$304,000.00
Top Industries by Total Revenue		Total # Businesses	Total # Employees	Total Revenue
CHILD DAY CARE SERVICES		1	0	\$279,000
FITNESS AND RECREATIONAL SPORTS CEI		1	1	\$58,000
SOCIAL SERV AND WELFARE		3	7	\$0
RELIGIOUS ORGANIZATIONS		1	1	\$0
Animal, Except Poultry, Slaughtering		5	72	\$194,940,000
Other Grocery Prod Merchant Whols		9	243	\$187,492,000
General Line Grocery Merchant Whols		8	163	\$144,831,000
Meat & Meat Prod Merchant Whols		3	41	\$125,255,000
Fruit & Vegetable Merchant Whols		16	180	\$122,760,000
Other Building Material Dealers		38	424	\$103,513,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	482	365	402	32.0%
Population per Acre	0.5	0.4	0.4	-
Total # Households	212	161	173	32.0%
MARKET STRENGTH				
Average Household Income	\$44,090	\$33,509	\$28,592	32.0%
Median Household Income	\$32,739	\$25,179	\$20,515	30.0%
Aggregate Neighborhood Income	\$9 Million	\$5 Million	\$5 Million	73.0%
Aggregate Income per Acre	\$10,055	-	-	-
% Informal Economy	4.70%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	56.1%	55.3%	55.5%	-
% Owner Occupancy - Bldg	78.8%	-	-	-
Median Home Sale Value	\$87,500	\$89,583	\$74,500	-2.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	115.6 Per 1K Household			
Violent Crime 2006	5.0 Per 1K People	0% from '02		
Property Crime 2006	82.1 Per 1K People	3% from '02		
Community Crime 2006	19.9 Per 1K People	14% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	38	\$160 Million	700	x \$2,787 / yr =	\$2.1 Million	
Small Business (Empl. 51 - 100)	1	\$11 Million	100			
Small Business (Empl. 20 - 50)	5	\$26 Million	124			
Small Business (Empl. 6 - 19)	9	\$30 Million	90			
Small Business (Empl. 1 - 5)	12	\$6 Million	29			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$.6 Million	-	
Full Service Grocers Only	0	0.0	1.49mi		\$.6M	1,796
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	1.27mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 21%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.Million	-		
Apparel	\$.Million	\$.3Million	\$.3Million	931		
Restaurants	\$.Million	\$.5Million	\$.5Million	1,936		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
LANDSCAPING SERVICES	4	22	\$2,184,000
CONCRETE CONT	1	107	\$11,700,000
AIR CONDITIONING CONTRACTORS AND	1	30	\$4,380,000
PLUMBING CONT	1	2	\$292,000
DRY WALL CONTRACTORS	1	100	\$11,100,000
OFFICE FURNITURE-WHOLESALE	1	0	\$3,426,000
SAND AND GRAVEL-WHOLESALE	1	1	\$480,000
WIRE ROPE-WHOLESALE	1	7	\$7,329,000
AIR CONDITIONING SUPPLIES AND PARTS	1	0	\$2,550,000
FURNACES-HEATING-WHOLESALE	1	4	\$2,040,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
INTERURBAN AND RURAL BUS TRANSPOI	1	130	\$9,750,000
PAPERBOARD MILLS	1	120	\$56,760,000
CONCRETE CONT	1	107	\$11,700,000
DRY WALL CONTRACTORS	1	100	\$11,100,000
AIR CONDITIONING CONTRACTORS AND	1	30	\$4,380,000
OTHER BUILDING MATERIAL DEALERS	1	30	\$7,740,000
AUDIO AND VIDEO EQUIP MFG	1	24	\$8,328,000
LANDSCAPING SERVICES	4	22	\$2,184,000
PROCESS DISTR/LOGISTICS CNSLTNG SVC	1	20	\$3,400,000
REMEDIATION SERVICES	1	20	\$2,480,000

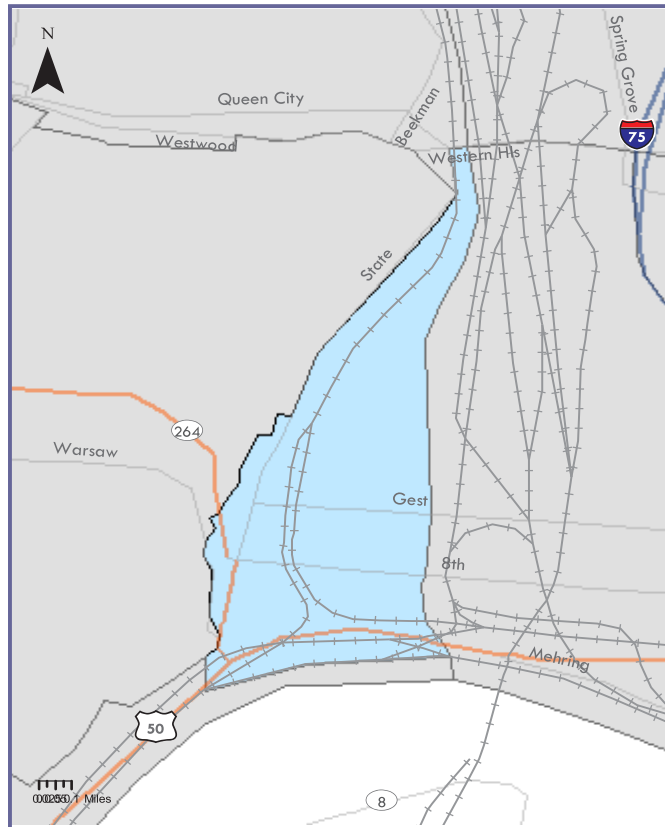
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
PAPERBOARD MILLS	1	120	\$56,760,000
PLASTICS MATERIAL AND RESIN MFG	1	13	\$12,415,000
CONCRETE CONT	1	107	\$11,700,000
DRY WALL CONTRACTORS	1	100	\$11,100,000
INTERURBAN AND RURAL BUS TRANSPOI	1	130	\$9,750,000
AUDIO AND VIDEO EQUIP MFG	1	24	\$8,328,000
OTHER BUILDING MATERIAL DEALERS	1	30	\$7,740,000
WIRE ROPE-WHOLESALE	1	7	\$7,329,000
AIR CONDITIONING CONTRACTORS AND	1	30	\$4,380,000
OFFICE FURNITURE-WHOLESALE	1	0	\$3,426,000

Lower Price Hill

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	1,102	1,273	1,309	-13.0%
Population per Acre	3.2	3.7	3.8	-
Total # Households	355	413	430	-14.0%
MARKET STRENGTH				
Average Household Income	\$21,816	\$19,395	\$16,626	12.0%
Median Household Income	\$13,984	\$15,133	\$9,944	-8.0%
Aggregate Neighborhood Income	\$8 Million	\$8 Million	\$7 Million	-3.0%
Aggregate Income per Acre	\$22,680	-	-	-
% Informal Economy	5.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	39.4%	20.3%	20.2%	-
% Owner Occupancy - Bldg	43.8%	-	-	-
Median Home Sale Value	\$41,700	\$31,500	\$19,833	32.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	102.3 Per 1K Household			
Violent Crime 2006	23.7 Per 1K People	11% from '02		
Property Crime 2006	102.4 Per 1K People	-16% from '02		
Community Crime 2006	35.1 Per 1K People	-39% from '02		

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Lower Price Hill

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	110	\$345 Million	2,714	x \$2,787 / yr =	\$8. Million	
Small Business (Empl. 51 - 100)	2	\$34 Million	180			
Small Business (Empl. 20 - 50)	9	\$127 Million	337			
Small Business (Empl. 6 - 19)	24	\$31 Million	240			
Small Business (Empl. 1 - 5)	36	\$15 Million	87			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	5	140.7	-	\$.8 Million	-	
Full Service Grocers Only	1	28.1	0.33mi		-\$72.M	-209,801
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	0.75mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 4%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$.1 Billion	\$. Billion	\$.Million	-		
Apparel	\$.Million	\$.4Million	\$.4Million	1,046		
Restaurants	\$.2Million	\$.5Million	\$.3Million	1,115		

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Lower Price Hill

DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
SUPERMARKETS & OTHER GROCERY STOF	5	410	\$74,620,000
RELIGIOUS ORGANIZATIONS	4	15	\$0
GENERAL CONT	3	52	\$12,272,000
SOCIAL SERV AND WELFARE	3	40	\$0
OTHER MISC	3	0	\$0
ELEMENTARY AND SECONDARY SCHOOL	3	108	\$198,000
OTHER WASTE COLLECTION	3	14	\$4,774,000
AIR CONDITIONING CONT & SYSTEMS	2	8	\$1,898,000
PAINTERS	2	13	\$1,305,000
PALLETS AND SKIDS-WHOLESALE	2	0	\$9,884,000

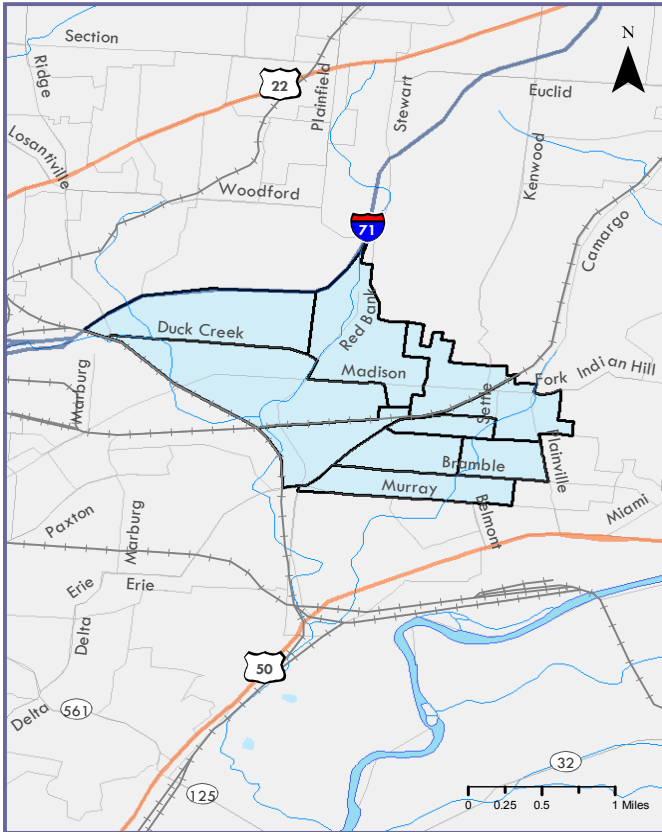
Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
LEGISLATIVE BODIES	2	656	\$0
REGULATION/ADMIN-COMM,ELEC/OTHER	1	470	\$0
SUPERMARKETS & OTHER GROCERY STOF	5	410	\$74,620,000
LABOR UNIONS/SIMILAR LABOR ORGANI	1	200	\$0
BOLT, NUT, SCREW, RIVET, AND WASHER	1	150	\$30,000,000
ELEMENTARY AND SECONDARY SCHOOL	3	108	\$198,000
PAPER (EXCEPT NEWS/PRINT) MILLS	1	80	\$34,480,000
GENERAL CONT	3	52	\$12,272,000
FOUNDRY EQUIP AND SUPLS-WHOLESALE	1	50	\$8,825,000
OTHER SERVICES RELATED TO ADVERTISII	1	50	\$35,900,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
SUPERMARKETS & OTHER GROCERY STOF	5	410	\$74,620,000
OTHER SERVICES RELATED TO ADVERTISII	1	50	\$35,900,000
PAPER (EXCEPT NEWS/PRINT) MILLS	1	80	\$34,480,000
BOLT, NUT, SCREW, RIVET, AND WASHER	1	150	\$30,000,000
MANUFACTURERS-AGENTS AND REPRESE	1	25	\$23,600,000
INDUSTRIAL EQUIP AND SUPLS-WHOLESA	1	30	\$17,100,000
OTHER METAL CONTAINER MFG	2	49	\$15,794,000
GENERAL CONT	3	52	\$12,272,000
FREESTANDING AMBULATORY SRGCL/EM	1	33	\$10,065,000
PALLETS AND SKIDS	2	0	\$9,884,000

Madisonville

Social Compact Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	11,334	8,635	9,574	31.0%
Population per Acre	7.6	5.8	6.4	-
Total # Households	4,970	3,817	4,134	30.0%
MARKET STRENGTH				
Average Household Income	\$40,768	\$44,199	\$40,407	-8.0%
Median Household Income	\$32,024	\$35,309	\$31,692	-9.0%
Aggregate Neighborhood Income	\$203 Million	\$169 Million	\$167 Million	20.0%
Aggregate Income per Acre	\$135,341	-	-	-
% Informal Economy	5.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	45.6%	54.4%	53.8%	-
% Owner Occupancy - Bldg	81.0%	-	-	-
Median Home Sale Value	\$98,000	\$93,335	\$76,630	5.0%
New Construction Units ('02-'06)	1,280	309.6 Per 1K Household		
Residential Rehab Permits	58.1 Per 1K Household			
Violent Crime 2006	8.3 Per 1K People	10% from '02		
Property Crime 2006	37.9 Per 1K People	6% from '02		
Community Crime 2006	11.5 Per 1K People	-21% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	371	\$1,046 Million	5,227	x \$2,787 / yr =	\$15.4 Million	
Small Business (Empl. 51 - 100)	10	\$63 Million	759			
Small Business (Empl. 20 - 50)	30	\$133 Million	922			
Small Business (Empl. 6 - 19)	79	\$152 Million	832			
Small Business (Empl. 1 - 5)	133	\$42 Million	343			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	6.0	-	\$14. Million	-	
Full Service Grocers Only	0	0.0	2.04mi		\$14.M	40,900
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	3	4	0.56mi			
Banks Only	2	6	-			
Pawnshops, Cashcheckers, Payday Lenders	3	6	-			
% of Households lacking credit histories = 26%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$.1 Billion	\$35.2Million	-		
Apparel	\$1.2Million	\$6.9Million	\$5.7Million	16,843		
Restaurants	\$2.1Million	\$10.Million	\$7.9Million	33,953		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
RELIGIOUS ORGANIZATIONS	23	70	\$0
ELEMENTARY AND SECONDARY SCHOOLS	13	559	\$0
OTHER MISC	10	9	\$675,000
GENERAL AUTOMOTIVE REPAIR	9	34	\$3,910,000
BEAUTY SALONS	8	11	\$663,000
LANDSCAPING SERVICES	7	92	\$9,072,000
RELIGIOUS ORGANIZATIONS	7	0	\$0
GENERAL CONT	6	10	\$6,136,000
SOCIAL SERVICE AND WELFARE	6	105	\$0
RESTAURANTS	6	37	\$1,880,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
LABOR UNIONS/SIMILAR LABOR ORGANIZATIONS	3	645	\$0
ELEMENTARY AND SECONDARY SCHOOLS	13	559	\$0
CURRENT-CARRYING WIRING DEVICE MFG	1	500	\$85,500,000
FRUIT JUICES-WHOLESALE	1	400	\$423,600,000
ALL OTHER SUPPORT SERV	1	300	\$28,200,000
SOCIAL ADVOCACY	3	207	\$0
SPORTS AND RECREATION INSTRUCTION	2	144	\$12,096,000
SURGICAL AND MEDICAL INSTRUMENT MFG	2	137	\$30,688,000
SOCIAL ADVOCACY	6	105	\$0
LANDSCAPING SERVICES	7	92	\$9,072,000

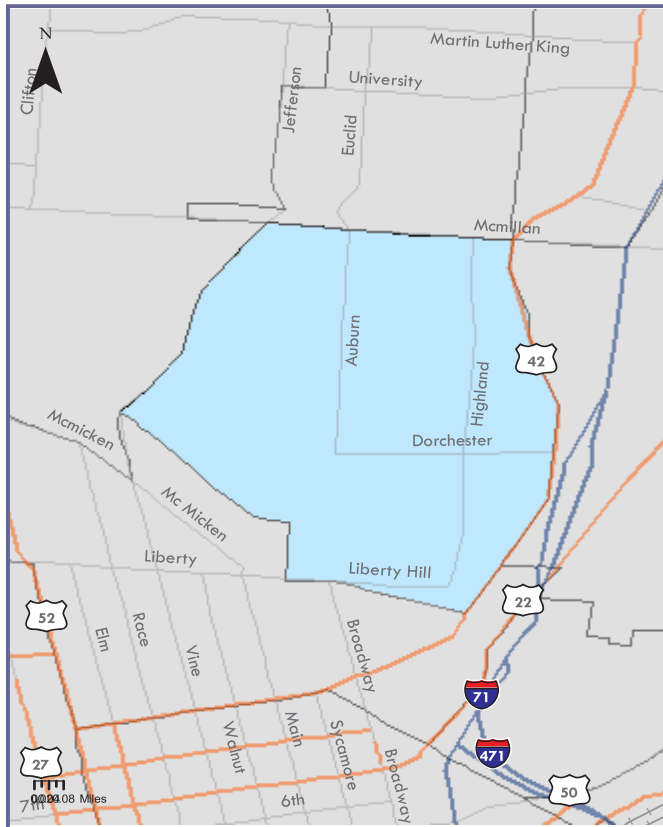
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
FRUIT JUICES-WHOLESALE	1	400	\$423,600,000
CURRENT-CARRYING WIRING DEVICE MFG	1	500	\$85,500,000
SURGICAL AND MEDICAL INSTRUMENT MFG	2	137	\$30,688,000
ALL OTHER SUPPORT SERV	1	300	\$28,200,000
SERV STATION EQUIPMENT	1	7	\$23,478,000
LUBRICANTS-PETROLEUM-WHOLESALE	1	0	\$20,124,000
DUST COLLECTING SYS	1	40	\$19,880,000
OFFICES OF PHYSICIANS	6	62	\$18,910,000
AUTOMOBILE AND TRUCK BROKERS	1	0	\$18,500,000
FIRE ALARM EQ	1	20	\$13,160,000

Mount Auburn

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	5,355	5,710	6,516	-6.0%
Population per Acre	11.9	12.7	14.5	-
Total # Households	2,238	2,403	2,713	-7.0%
MARKET STRENGTH				
Average Household Income	\$42,859	\$45,008	\$37,845	-5.0%
Median Household Income	\$33,233	\$33,045	\$28,899	1.0%
Aggregate Neighborhood Income	\$96 Million	\$108 Million	\$103 Million	-11.0%
Aggregate Income per Acre	\$213,147	-	-	-
% Informal Economy	4.60%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	46.7%	29.6%	29.3%	-
% Owner Occupancy - Bldg	67.4%	-	-	-
Median Home Sale Value	\$120,000	\$110,781	\$88,888	8.0%
New Construction Units ('02-'06)	66	24.3 Per 1K Household		
Residential Rehab Permits	93.6 Per 1K Household			
Violent Crime 2006	8.9 Per 1K People	-26% from '02		
Property Crime 2006	63.2 Per 1K People	-13% from '02		
Community Crime 2006	20.3 Per 1K People	-8% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	267	\$887 Million	6,029	x \$2,787 / yr =	\$17.8 Million	
Small Business (Empl. 51 - 100)	8	\$92 Million	556			
Small Business (Empl. 20 - 50)	27	\$104 Million	828			
Small Business (Empl. 6 - 19)	45	\$87 Million	446			
Small Business (Empl. 1 - 5)	112	\$70 Million	334			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$6.4 Million	-	
Full Service Grocers Only	0	0.0	0.59mi		\$6.4M	18,715
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	1	0	0.34mi			
Banks Only	0	4.5	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 11%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$16.1Million	-		
Apparel	\$.Million	\$3.2Million	\$3.2Million	9,526		
Restaurants	\$3.2Million	\$4.7Million	\$1.5Million	6,406		

The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Social Compact's Neighborhood Market DrillDown was established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses.

DrillDown Market Overview

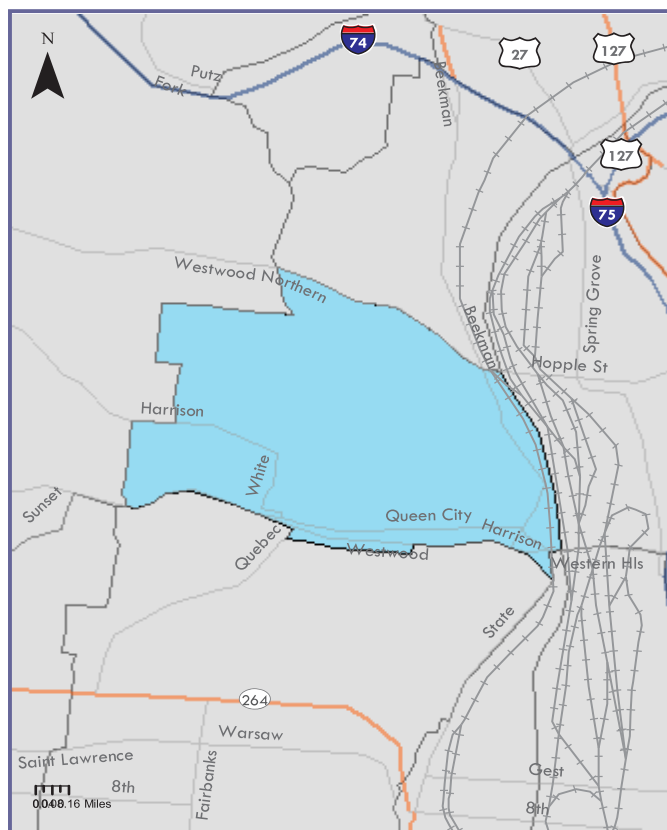
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
OFFICES OF PHYSICIANS	75	715	\$222,955,000
RELIGIOUS ORGANIZATIONS	12	24	\$0
OFCS-ALL OTHER MISC HEALTH PRACTITIC	11	41	\$3,772,000
OTHER MISC	8	2	\$0
OFFICES OF LAWYERS	8	23	\$4,961,000
RELIGIOUS ORGANIZATIONS	6	0	\$0
FREESTANDING AMBULATORY SRGCL/EM	5	41	\$19,825,000
BEAUTY SALONS	4	5	\$312,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
OTHER SOCIAL ADVOCACY	3	28	\$0

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
GENERAL MEDICAL AND SURGICAL HOSP	3	3,530	\$365,700,000
OFFICES OF PHYSICIANS	75	715	\$222,955,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
COLLEGES, UNIV & PROFESSIONAL SCHO	2	113	\$2,843,000
ELEMENTARY AND SECONDARY SCHOOL	3	113	\$0
NURSING CARE FACILITIES	1	105	\$5,145,000
MOTION PICTURE AND VIDEO PRODUCTI	1	70	\$21,980,000
RESTAURANTS	2	64	\$2,560,000
OTHER INDIVIDUAL AND FAMILY SERVICE	1	60	\$2,794,000
PSYCHIATRIC & SUBSTANCE ABUSE HOSP	2	51	\$4,131,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
GENERAL MEDICAL AND SURGICAL HOSP	3	3,530	\$365,700,000
OFFICES OF PHYSICIANS	75	715	\$222,955,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
MOTION PICTURE AND VIDEO PRODUCTI	1	70	\$21,980,000
FREESTANDING AMBULATORY SRGCL/EM	5	41	\$19,825,000
ALL OTHER MISC STORE RETAILERS	1	50	\$6,700,000
TILE CERAMIC CONTRACTORS AND DEALI	1	50	\$5,800,000
NURSING CARE FACILITIES	1	105	\$5,145,000
OFFICES OF LAWYERS	8	23	\$4,961,000
LESSORS-NONRESIDENTIAL BLDGS	3	4	\$4,578,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	5,641	7,039	7,761	-20.0%
Population per Acre	5.6	7.0	7.7	-
Total # Households	2,197	2,826	3,049	-22.0%
MARKET STRENGTH				
Average Household Income	\$28,390	\$27,688	\$23,728	3.0%
Median Household Income	\$20,953	\$22,397	\$18,995	-6.0%
Aggregate Neighborhood Income	\$62 Million	\$78 Million	\$72 Million	-20.0%
Aggregate Income per Acre	\$61,714	-	-	-
% Informal Economy	4.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	46.0%	31.2%	30.7%	-
% Owner Occupancy - Bldg	56.8%	-	-	-
Median Home Sale Value	\$55,000	\$62,159	\$50,343	-12.0%
New Construction Units ('02-'06)	11	3.6 Per 1K Household		
Residential Rehab Permits	45.3 Per 1K Household			
Violent Crime 2006	11.6 Per 1K People	-36% from '02		
Property Crime 2006	79.8 Per 1K People	6% from '02		
Community Crime 2006	22.3 Per 1K People	-24% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	149	\$160 Million	1,269	x \$2,787 / yr =	\$3.7 Million	
Small Business (Empl. 51 - 100)	2	\$5 Million	156			
Small Business (Empl. 20 - 50)	16	\$50 Million	516			
Small Business (Empl. 6 - 19)	26	\$38 Million	241			
Small Business (Empl. 1 - 5)	57	\$18 Million	136			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	6	27.3	-	\$5.5 Million	-	
Full Service Grocers Only	0	0.0	1.21mi		\$5.5M	15,974
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	1.15mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 17%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$6.3Million	-		
Apparel	\$.5Million	\$2.5Million	\$2.Million	5,825		
Restaurants	\$2.9Million	\$3.6Million	\$7Million	2,821		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
OFFICES OF PHYSICIANS	75	715	\$222,955,000
RELIGIOUS ORGANIZATIONS	12	24	\$0
OFCS-ALL OTHER MISC HEALTH PRACTITIC	11	41	\$3,772,000
OTHER MISC	8	2	\$0
OFFICES OF LAWYERS	8	23	\$4,961,000
RELIGIOUS ORGANIZATIONS	6	0	\$0
FREESTANDING AMBULATORY SRGCL/EM	5	41	\$19,825,000
BEAUTY SALONS	4	5	\$312,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
OTHER SOCIAL ADVOCACY	3	28	\$0

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
GENERAL MEDICAL AND SURGICAL HOSP	3	3,530	\$365,700,000
OFFICES OF PHYSICIANS	75	715	\$222,955,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
COLLEGES, UNIV & PROFESSIONAL SCHO	2	113	\$2,843,000
ELEMENTARY AND SECONDARY SCHOOL	3	113	\$0
NURSING CARE FACILITIES	1	105	\$5,145,000
MOTION PICTURE AND VIDEO PRODUCTI	1	70	\$21,980,000
RESTAURANTS	2	64	\$2,560,000
OTHER INDIVIDUAL AND FAMILY SERVICE	1	60	\$2,794,000
PSYCHIATRIC & SUBSTANCE ABUSE HOSP	2	51	\$4,131,000

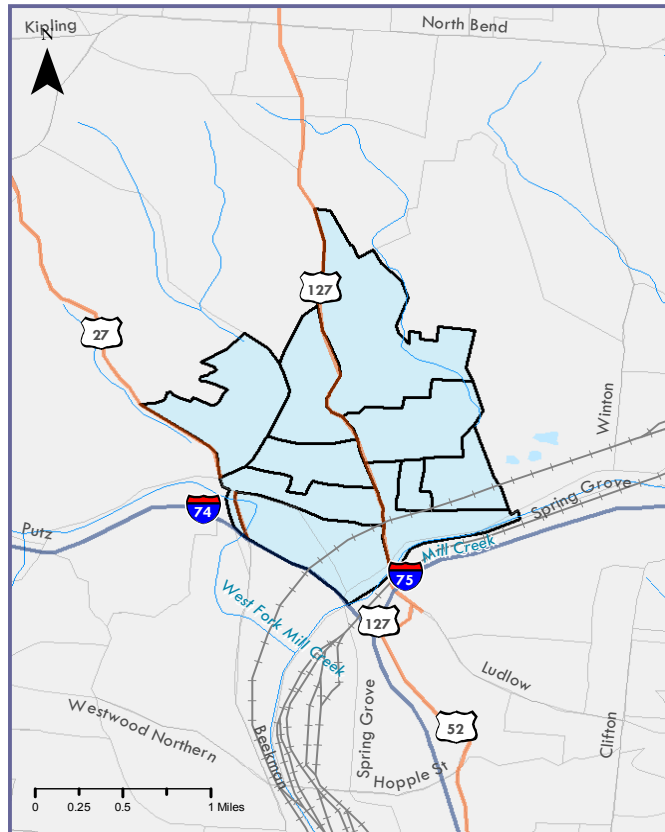
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
GENERAL MEDICAL AND SURGICAL HOSP	3	3,530	\$365,700,000
OFFICES OF PHYSICIANS	75	715	\$222,955,000
TV STATIONS AND BROADCASTING COM	3	360	\$121,660,000
MOTION PICTURE AND VIDEO PRODUCTI	1	70	\$21,980,000
FREESTANDING AMBULATORY SRGCL/EM	5	41	\$19,825,000
ALL OTHER MISC STORE RETAILERS	1	50	\$6,700,000
TILE CERAMIC CONTRACTORS AND DEALI	1	50	\$5,800,000
NURSING CARE FACILITIES	1	105	\$5,145,000
OFFICES OF LAWYERS	8	23	\$4,961,000
LESSORS-NONRESIDENTIAL BLDGS	3	4	\$4,578,000

Northside

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	11,326	8,488	9,389	33.0%
Population per Acre	9.8	7.4	8.2	-
Total # Households	4,959	3,770	4,054	32.0%
MARKET STRENGTH				
Average Household Income	\$40,717	\$44,560	\$37,980	-9.0%
Median Household Income	\$31,093	\$36,027	\$30,485	-14.0%
Aggregate Neighborhood Income	\$202 Million	\$168 Million	\$154 Million	20.0%
Aggregate Income per Acre	\$175,483	-	-	-
% Informal Economy	5.60%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	49.8%	49.7%	49.4%	-
% Owner Occupancy - Bldg	78.6%	-	-	-
Median Home Sale Value	\$84,000	\$87,362	\$69,290	-4.0%
New Construction Units ('02-'06)	16	3.9 Per 1K Household		
Residential Rehab Permits	62.7 Per 1K Household			
Violent Crime 2006	14.7 Per 1K People	11% from '02		
Property Crime 2006	74.9 Per 1K People	4% from '02		
Community Crime 2006	22.9 Per 1K People	-18% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	399	\$496 Million	2,483	x \$2,787 / yr =	\$7.3 Million	
Small Business (Empl. 51 - 100)	9	\$70 Million	678			
Small Business (Empl. 20 - 50)	23	\$127 Million	686			
Small Business (Empl. 6 - 19)	70	\$166 Million	712			
Small Business (Empl. 1 - 5)	175	\$59 Million	407			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	6.0	-	\$14.1 Million	-	
Full Service Grocers Only	0	0.0	1.64mi		\$14.1M	41,030
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	3	4	0.5mi			
Banks Only	2	6	-			
Pawnshops, Cashcheckers, Payday Lenders	2	4	-			
% of Households lacking credit histories = 29%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$.1 Billion	\$21.2Million	-		
Apparel	\$5.3Million	\$6.9Million	\$1.6Million	4,773		
Restaurants	\$5.4Million	\$10.Million	\$4.6Million	19,727		

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DrillDown Market Overview

Business Mix

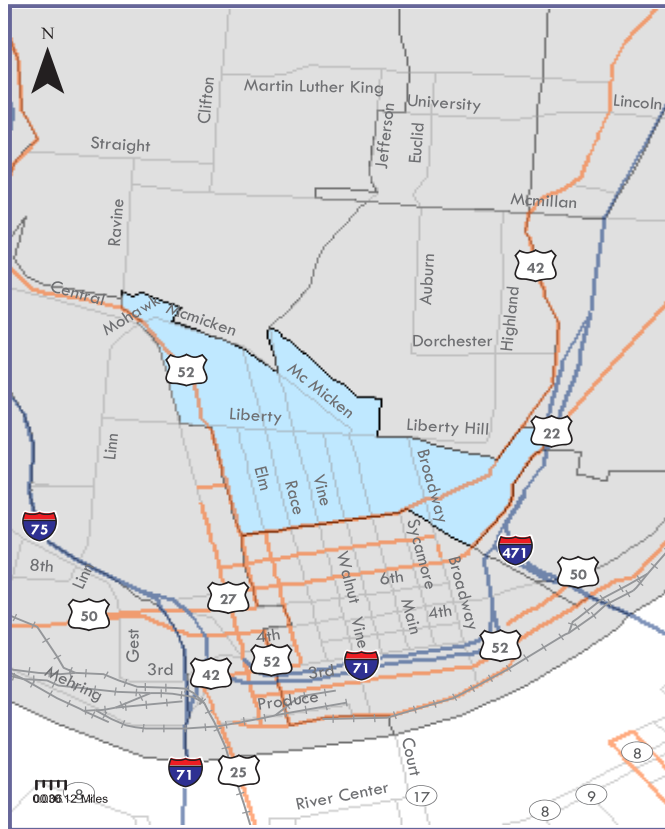
Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
CHURCHES	14	39	\$0
RESTAURANTS	13	92	\$4,480,000
BEAUTY SALONS	10	19	\$1,092,000
ELECTRIC CONT	8	109	\$15,708,000
PRINTERS	6	11	\$3,496,000
OTHER MISC	6	0	\$402,000
SCHOOLS	6	130	\$0
GENERAL CONT	5	26	\$8,024,000
CABINET MAKERS	5	53	\$6,669,000
GENERAL MERCHANDISE-RETAIL	5	4	\$2,800,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
SCHOOLS	6	130	\$0
ELECTRIC CONT	8	109	\$15,708,000
GAY AND LESBIAN ORGANIZATIONS	1	100	\$0
BANKS	2	97	\$0
RESTAURANTS	13	92	\$4,480,000
COPYING & DUPLICATING MACHINES AN	1	90	\$29,970,000
PHYSICIANS & SURGEONS EQUIP	1	90	\$20,160,000
CITY GOVERNMENT-PUBLIC HEAL	2	85	\$0
JUNIOR COLLEGES & TECHNICAL	3	66	\$0
RAILROADS	1	65	\$19,630,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
COPYING & DUPLICATING MACHINES AN	1	90	\$29,970,000
PHYSICIANS & SURGEONS EQUIP	1	90	\$20,160,000
RAILROADS	1	65	\$19,630,000
BAKERS-WHOLESALE	2	14	\$18,568,000
FENCE-WHOLESALE	1	50	\$18,000,000
TRUCKING-HEAVY HAULING	1	50	\$16,100,000
ELECTRIC CONT	8	109	\$15,708,000
BRAKE LINING-DIST	1	30	\$13,440,000
HEATING EQUIP AND SUPLS-WHOLESALE	1	25	\$12,750,000
FISHING BAIT-WHOLESALE	1	15	\$10,770,000

Over the Rhine

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	4,970	7,276	7,638	-32.0%
Population per Acre	12.8	18.8	19.7	-
Total # Households	2,195	3,476	3,594	-37.0%
MARKET STRENGTH				
Average Household Income	\$29,576	\$28,490	\$22,422	4.0%
Median Household Income	\$20,636	\$16,792	\$11,363	23.0%
Aggregate Neighborhood Income	\$65 Million	\$99 Million	\$81 Million	-34.0%
Aggregate Income per Acre	\$167,686	-	-	-
% Informal Economy	10.30%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	21.0%	3.9%	3.9%	-
% Owner Occupancy - Bldg	25.2%	-	-	-
Median Home Sale Value	\$185,000	\$101,282	\$62,271	83.0%
New Construction Units ('02-'06)	206	57.3 Per 1K Household		
Residential Rehab Permits	107.4 Per 1K Household			
Violent Crime 2006	57.1 Per 1K People	-34% from '02		
Property Crime 2006	150.8 Per 1K People	-18% from '02		
Community Crime 2006	38.5 Per 1K People	-31% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	876	\$924 Million	8,393	x \$2,787 / yr =	\$24.8 Million	
Small Business (Empl. 51 - 100)	8	\$23 Million	625			
Small Business (Empl. 20 - 50)	40	\$100 Million	1,198			
Small Business (Empl. 6 - 19)	119	\$175 Million	1,132			
Small Business (Empl. 1 - 5)	290	\$112 Million	688			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	20	91.1	-	\$5.5 Million	-	
Full Service Grocers Only	1	4.6	0.29mi		-\$.7M	-2,120
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	3	0	0.23mi			
Banks Only	0	13.7	-			
Pawnshops, Cashcheckers, Payday Lenders	5	22.8	-			
% of Households lacking credit histories = 3%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$1 Billion	\$. Billion	\$.Million	-		
Apparel	\$11.3Million	\$2.5Million	\$.Million	-25,948		
Restaurants	\$7.Million	\$3.5Million	\$.Million	-14,821		

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DrillDown Market Overview

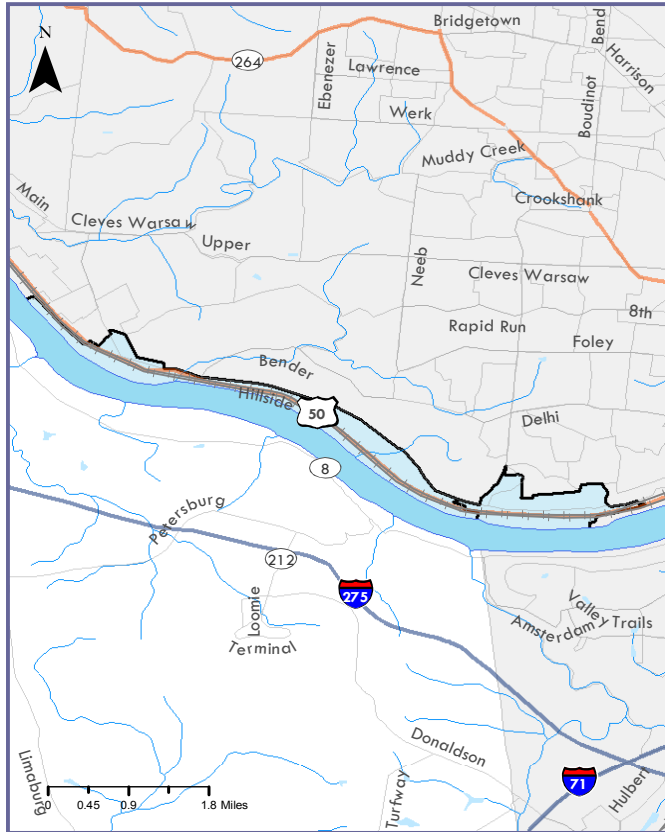
Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
ATTORNEYS	66	184	\$42,752,000
RELIGIOUS ORGANIZATIONS	28	6	\$2,010,000
CHURCHES	26	48	\$0
SUPERMARKETS & OTHER GROCERY STOF	23	3,420	\$0
GROCERS-RETAIL	20	92	\$18,928,000
OFFICES-REAL ESTATE AGENTS & BROKER	17	103	\$5,720,000
REAL ESTATE	15	13	\$4,958,000
ADVERTISING-AGENCIES & COUN	14	76	\$13,904,000
INSURANCE	12	350	\$54,372,000
PHOTOGRAPHERS-COMMERCIAL	11	7	\$2,227,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
SOCIAL SERVICE AND WELFARE	23	3,420	\$0
CONCESSIONAIRES	1	700	\$58,800,000
INSURANCE	12	350	\$54,372,000
SCHOOLS	10	343	\$0
APARTMENTS	7	212	\$43,560,000
ADOPTION AGENCIES	3	200	\$0
MUSEUMS	5	193	\$24,500,000
ATTORNEYS	66	184	\$42,752,000
GOVERNMENT OFFICES-CITY, VI	7	166	\$0
RESTAURANTS	17	103	\$5,720,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
CONCESSIONAIRES	1	700	\$58,800,000
INSURANCE	12	350	\$54,372,000
APARTMENTS	7	212	\$43,560,000
ATTORNEYS	66	184	\$42,752,000
GENERAL CONT	10	80	\$24,544,000
MUSEUMS	5	193	\$24,500,000
OILS-FUEL-WHOLESALE	1	0	\$20,124,000
GROCERS-RETAIL	20	92	\$18,928,000
ADVERTISING-AGENCIES & COUN	14	76	\$13,904,000
PUBLISHERS-MAGAZINE	1	48	\$13,584,000

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	1,213	1,589	1,451	-24.0%
Population per Acre	1.3	1.7	1.5	-
Total # Households	516	710	631	-27.0%
MARKET STRENGTH				
Average Household Income	\$42,836	\$46,908	\$38,055	-9.0%
Median Household Income	\$35,372	\$40,008	\$34,487	-12.0%
Aggregate Neighborhood Income	\$22 Million	\$33 Million	\$24 Million	-34.0%
Aggregate Income per Acre	\$23,304	-	-	-
% Informal Economy	8.00%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	58.9%	39.7%	40.3%	-
% Owner Occupancy - Bldg	70.9%	-	-	-
Median Home Sale Value	\$115,450	\$75,432	\$63,300	53.0%
New Construction Units ('02-'06)	11	17.4 Per 1K Household		
Residential Rehab Permits	17.4 Per 1K Household			
Violent Crime 2006	2.8 Per 1K People	0% from '02		
Property Crime 2006	64.8 Per 1K People	13% from '02		
Community Crime 2006	11.7 Per 1K People	-29% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	75	\$471 Million	810	x \$2,787 / yr =	\$2.4 Million	
Small Business (Empl. 51 - 100)	2	\$33 Million	160			
Small Business (Empl. 20 - 50)	14	\$306 Million	449			
Small Business (Empl. 6 - 19)	14	\$67 Million	130			
Small Business (Empl. 1 - 5)	27	\$25 Million	71			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$1.5 Million	-	
Full Service Grocers Only	0	0.0	2.62mi		\$1.5M	4,343
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	2.77mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 29%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$4.8Million	-		
Apparel	\$.Million	\$.7Million	\$\$.7Million	2,185		
Restaurants	\$.Million	\$1.1Million	\$1.1Million	4,628		

The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Social Compact's Neighborhood Market DrillDown was established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses.

DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
ELECTRIC CONT	3	41	\$5,412,000
OTHER MISC	3	23	\$12,512,000
SALT	3	18	\$2,310,000
APARTMENTS	3	6	\$1,188,000
CHURCHES	3	2	\$0
ROOFING CONT	2	35	\$4,836,000
GRAIN-DEALERS-WHOLESALE	2	11	\$30,613,000
OILS-PETROLEUM-WHOLESALE	2	50	\$187,824,000
RELIGIOUS SCHOOLS	2	36	\$0
BARGE LINES & TERMINALS	2	40	\$13,840,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
MACHINE TOOLS-MANUFACTURERS	1	100	\$23,400,000
DECALS (MANUFACTURERS)	1	60	\$9,120,000
MASONRY CONT	1	50	\$4,900,000
OILS-PETROLEUM-WHOLESALE	2	50	\$187,824,000
ELECTRIC CONT	3	41	\$5,412,000
OIL FIELD SERVICE	1	40	\$5,720,000
SCREEN PRINTING	1	40	\$5,720,000
BARGE LINES & TERMINALS	2	40	\$13,840,000
RELIGIOUS SCHOOLS	2	36	\$0
	2	35	\$4,836,000

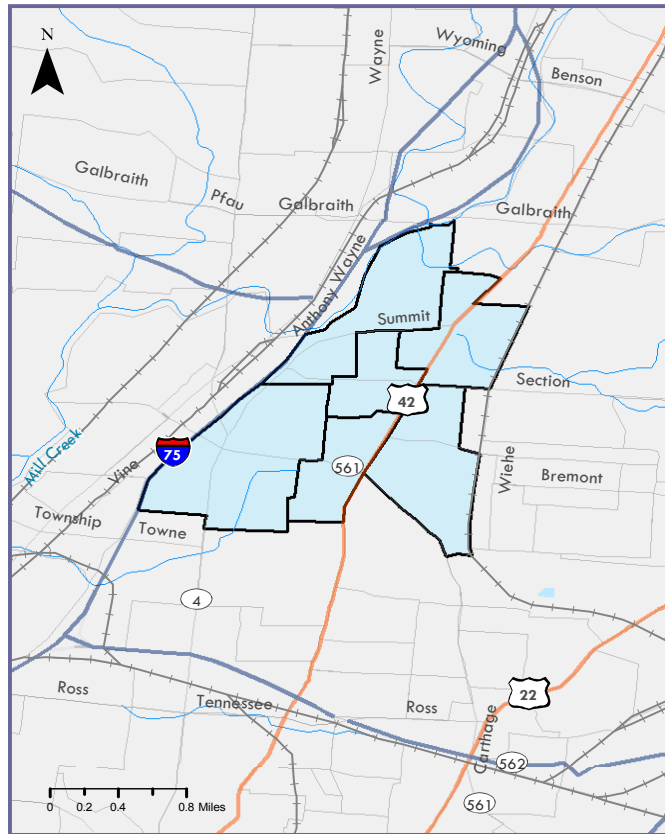
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
OILS-PETROLEUM-WHOLESALE	2	50	\$187,824,000
OILS-LUBRICATING-WHOLESALE	1	20	\$67,080,000
GRAIN-DEALERS-WHOLESALE	2	11	\$30,613,000
MACHINE TOOLS-MANUFACTURERS	1	100	\$23,400,000
GRAIN BROKERS	1	6	\$16,698,000
MACHINE TOOLS-WHOLESALE	1	30	\$16,320,000
BARGE LINES & TERMINALS	2	40	\$13,840,000
OTHER MISC	3	23	\$12,512,000
DECALS (MANUFACTURERS)	1	60	\$9,120,000
PLASTICS-PRODUCTS-FINISHED-WHOLESA	1	0	\$8,408,000

Roselawn

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	9,668	6,620	7,128	46.0%
Population per Acre	8.8	6.0	6.5	-
Total # Households	4,606	3,180	3,423	45.0%
MARKET STRENGTH				
Average Household Income	\$44,352	\$40,925	\$37,210	8.0%
Median Household Income	\$34,346	\$26,329	\$23,737	30.0%
Aggregate Neighborhood Income	\$204 Million	\$130 Million	\$127 Million	57.0%
Aggregate Income per Acre	\$185,456	-	-	-
% Informal Economy	9.30%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	30.2%	36.5%	36.2%	-
% Owner Occupancy - Bldg	72.0%	-	-	-
Median Home Sale Value	\$116,950	\$91,275	\$76,900	28.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	38.9 Per 1K Household			
Violent Crime 2006	12.8 Per 1K People	-7% from '02		
Property Crime 2006	60.6 Per 1K People	-1% from '02		
Community Crime 2006	17.7 Per 1K People	-11% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	504	\$1,226 Million	6,510	x \$2,787 / yr =	\$19.2 Million	
Small Business (Empl. 51 - 100)	18	\$246 Million	1,278			
Small Business (Empl. 20 - 50)	41	\$170 Million	1,216			
Small Business (Empl. 6 - 19)	99	\$167 Million	976			
Small Business (Empl. 1 - 5)	180	\$73 Million	464			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	5	10.9	-	\$13.4 Million	-	
Full Service Grocers Only	1	2.2	0.63mi		-\$10.3M	-29,968
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	6	10.9	0.3mi			
Banks Only	5	13	-			
Pawnshops, Cashcheckers, Payday Lenders	5	10.9	-			
% of Households lacking credit histories = 38%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$.1 Billion	\$.1 Billion	\$.Million	-		
Apparel	\$4.1 Million	\$6.7 Million	\$2.6 Million	7,654		
Restaurants	\$9. Million	\$9.7 Million	\$.7 Million	3,145		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
BEAUTY SALONS	22	69	\$2,808,000
RESTAURANTS	15	210	\$8,800,000
CLERGY	15	0	\$0
SCHOOLS	13	468	\$0
INSURANCE	13	32	\$6,072,000
OTHER MISC	11	500	\$93,122,000
CHURCHES	9	60	\$0
SOCIAL SERV AND WELFARE	8	69	\$0
LABOR ORGANIZATIONS	8	7	\$0
REAL ESTATE	8	34	\$5,092,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
PSYCHIATRIC HOSPITALS	1	550	\$44,550,000
OTHER MISC	11	500	\$93,122,000
SCHOOLS	13	468	\$0
MACHINERY-MOVERS & ERECTORS	1	300	\$48,300,000
NURSING & CONVALESCENT HOME	1	300	\$6,400,000
BUSES-CHARTER & RENTAL	1	260	\$19,500,000
FLAVORING EXTRACTS & SYRUPS	1	250	\$230,000,000
RESTAURANTS	15	210	\$8,800,000
AIRCRAFT ENGINES & ENGINE P	1	150	\$53,550,000
BUSINESS MANAGEMENT CONSULT	7	149	\$25,840,000

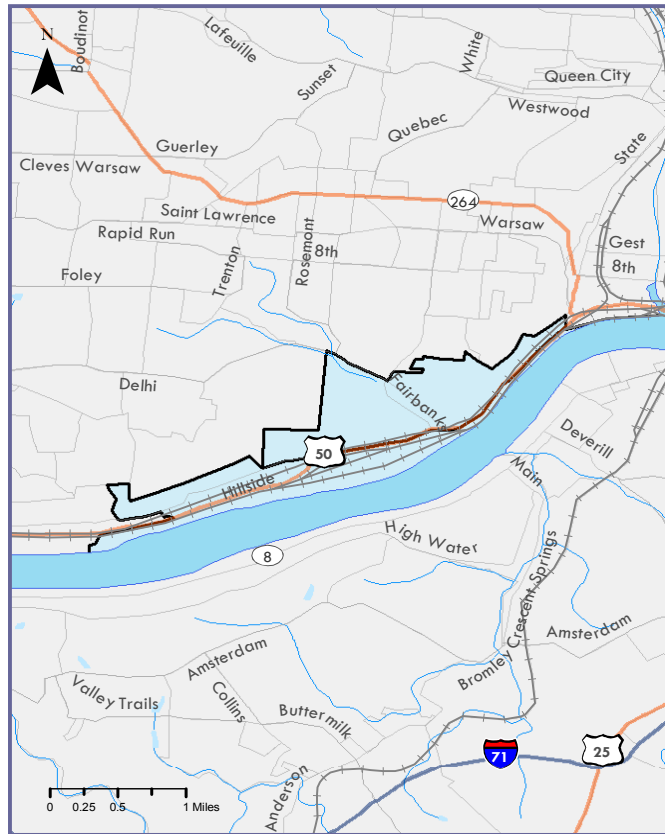
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
FLAVORING EXTRACTS & SYRUPS	1	250	\$230,000,000
OTHER MISC	11	500	\$93,122,000
TUBING-METAL-WHOLESALE	2	55	\$65,961,000
AIRCRAFT ENGINES & ENGINE P	1	150	\$53,550,000
MACHINERY-MOVERS-ERECTORS	1	300	\$48,300,000
PSYCHIATRIC HOSPITALS	1	550	\$44,550,000
COSMETICS-MANUFACTURERS	1	60	\$29,880,000
BUSINESS MANAGEMENT CONSULT	7	149	\$25,840,000
GROCERS-RETAIL	5	133	\$25,662,000
ADVERTISING-SPECIALTIES (WH	2	33	\$23,694,000

Sedamsville

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	1,405	1,908	2,223	-26.0%
Population per Acre	1.7	2.3	2.7	-
Total # Households	472	657	754	-28.0%
MARKET STRENGTH				
Average Household Income	\$38,184	\$42,861	\$37,530	-11.0%
Median Household Income	\$32,126	\$36,909	\$33,231	-13.0%
Aggregate Neighborhood Income	\$18 Million	\$28 Million	\$28 Million	-36.0%
Aggregate Income per Acre	\$21,527	-	-	-
% Informal Economy	3.10%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	83.2%	50.2%	50.0%	-
% Owner Occupancy - Bldg	65.8%	-	-	-
Median Home Sale Value	\$59,450	\$64,422	\$54,050	-8.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	42.4 Per 1K Household			
Violent Crime 2006	7.6 Per 1K People	6% from '02		
Property Crime 2006	76.9 Per 1K People	27% from '02		
Community Crime 2006	15.7 Per 1K People	-31% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	42	\$146 Million	533	x \$2,787 / yr =	\$1.6 Million	
Small Business (Empl. 51 - 100)	2	\$100 Million	175			
Small Business (Empl. 20 - 50)	2	\$10 Million	65			
Small Business (Empl. 6 - 19)	12	\$18 Million	95			
Small Business (Empl. 1 - 5)	13	\$5 Million	37			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	0	0.0	-	\$1.3 Million	-	
Full Service Grocers Only	0	0.0	1.66mi		\$1.3M	3,808
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	1.73mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 0%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.8Million	-		
Apparel	\$.1Million	\$.6Million	\$.5Million	1,532		
Restaurants	\$.2Million	\$.9Million	\$.8Million	3,257		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
MOVERS	2	3	\$1,045,000
TRUCKING-MOTOR FREIGHT	2	35	\$6,644,000
PAVING CONT	1	4	\$940,000
CONCRETE CONT	1	7	\$903,000
PLUMBING CONT	1	6	\$876,000
PAINTERS	1	0	\$174,000
WINDOW CLEANING	1	9	\$279,000
CASH REGISTERS AND SUPPLIES	1	1	\$333,000
ABRASIVES-WHOLESALE	1	10	\$5,700,000
MANUFACTURERS-AGENTS AND REPRESE	1	0	\$2,832,000

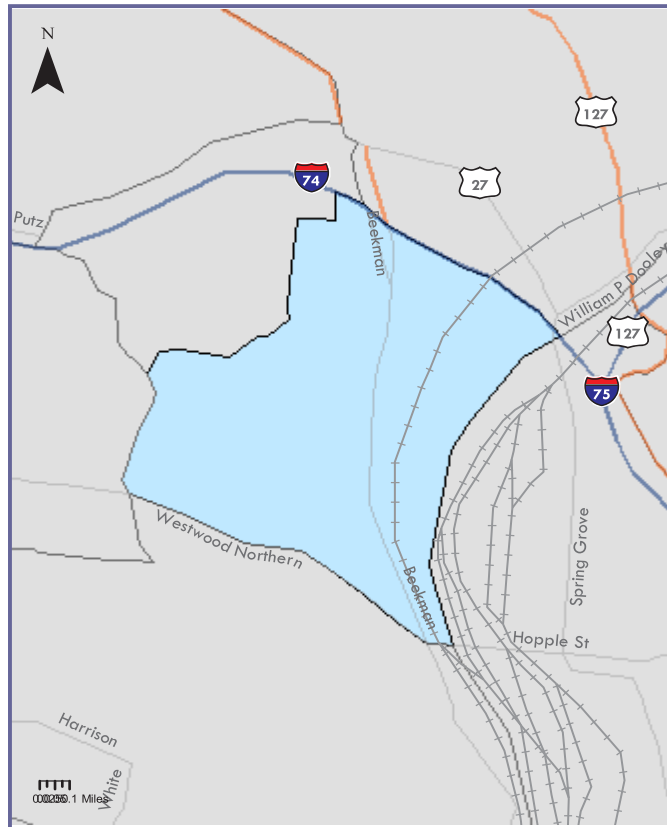
Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
NURSING & CONVALESCENT HOME	1	161	\$4,160,000
CHEMICALS-WHOLESALE	1	100	\$100,100,000
SCHOOLS	1	75	\$0
TRUCKING-MOTOR FREIGHT	2	35	\$6,644,000
GRAIN ELEVATORS	1	30	\$4,980,000
SERVICE STATIONS-GASOLINE &	1	11	\$3,300,000
LABORATORIES-ANALYTICAL	1	11	\$1,122,000
ABRASIVES-WHOLESALE	1	10	\$5,700,000
WINDOW CLEANING	1	9	\$279,000
SCREEN PRINTING	1	8	\$1,144,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
CHEMICALS-WHOLESALE	1	100	\$100,100,000
TRUCKING-MOTOR FREIGHT	2	35	\$6,644,000
ABRASIVES-WHOLESALE	1	10	\$5,700,000
GRAIN ELEVATORS	1	30	\$4,980,000
NURSING & CONVALESCENT HOME	1	161	\$4,160,000
SERVICE STATIONS-GASOLINE &	1	11	\$3,300,000
CEMENT-MANUFACTURERS	1	6	\$3,012,000
MANUFACTURERS-AGENTS AND REPRESE	1	0	\$2,832,000
MARINAS	1	8	\$1,168,000
SCREEN PRINTING	1	8	\$1,144,000

South Cumminsville / Millvale

Social Compact
Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	3,838	3,743	3,914	3.0%
Population per Acre	6.9	6.8	7.1	-
Total # Households	1,426	1,398	1,423	2.0%
MARKET STRENGTH				
Average Household Income	\$22,791	\$22,495	\$23,378	1.0%
Median Household Income	\$16,439	\$16,828	\$15,412	-2.0%
Aggregate Neighborhood Income	\$33 Million	\$31 Million	\$33 Million	3.0%
Aggregate Income per Acre	\$58,656	-	-	-
% Informal Economy	5.80%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	30.8%	24.8%	25.2%	-
% Owner Occupancy - Bldg	43.7%	-	-	-
Median Home Sale Value	\$56,000	\$62,668	\$52,900	-11.0%
New Construction Units ('02-'06)	8	5.6 Per 1K Household		
Residential Rehab Permits	82.2 Per 1K Household			
Violent Crime 2006	12.8 Per 1K People	-24% from '02		
Property Crime 2006	69.7 Per 1K People	-6% from '02		
Community Crime 2006	31.4 Per 1K People	6% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	74	\$493 Million	887	x \$2,787 / yr =	\$2.6 Million	
Small Business (Empl. 51 - 100)	3	\$305 Million	220			
Small Business (Empl. 20 - 50)	7	\$33 Million	201			
Small Business (Empl. 6 - 19)	19	\$57 Million	238			
Small Business (Empl. 1 - 5)	18	\$40 Million	48			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	2	14.0	-	\$3.3 Million	-	
Full Service Grocers Only	0	0.0	1.62mi		\$3.3M	9,576
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	0	0	0.96mi			
Banks Only	0	0	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 25%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$7.4Million	-		
Apparel	\$.Million	\$1.5Million	\$1.5Million	4,289		
Restaurants	\$.9Million	\$2.1Million	\$1.2Million	5,042		

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DrillDown Market Overview

Business Mix

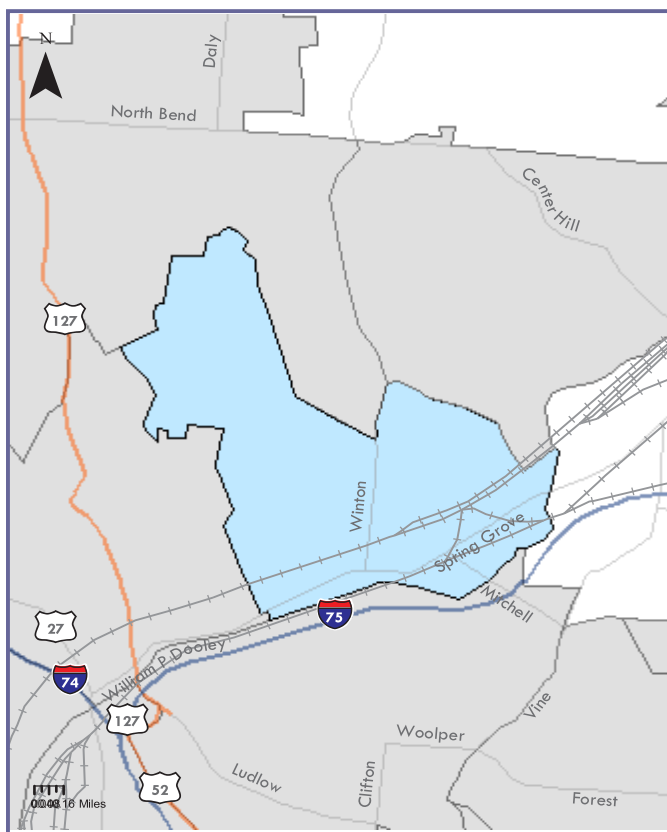
Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
CHURCHES	7	8	\$0
RESTAURANTS	3	12	\$880,000
SOCIAL SERV AND WELFARE	2	13	\$0
SCHOOLS	2	40	\$0
APARTMENTS	2	16	\$3,168,000
MACHINE SHOPS	2	27	\$3,321,000
CLERGY	2	0	\$0
GROCERS-RETAIL	2	12	\$2,184,000
TILE CERAMIC CONT AND DEALERS	1	3	\$348,000
PRINTERS	1	3	\$456,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
LIGHTING FIXTURES-MANUFACTU	1	180	\$25,000,000
ELECTRIC EQUIP AND SUPLS-WHOLESALE	1	85	\$61,000,000
TRUCK RENTING & LEASING	1	75	\$21,825,000
TRAILERS-TRUCK-WHOLESALE	1	60	\$222,000,000
SCHOOLS	2	40	\$0
MANUFACTURERS	1	31	\$4,061,000
CAN-MANUFACTURERS	1	31	\$17,825,000
LEASING SERVICE	1	30	\$5,490,000
MACHINE SHOPS	2	27	\$3,321,000
MARKING DEVICES (MANUFACTUR	1	25	\$2,675,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
TRAILERS-TRUCK-WHOLESALE	1	60	\$222,000,000
ELECTRIC EQUIP AND SUPLS-WHOLESALE	1	85	\$61,000,000
HOUSEWARES-WHOLESALE	1	5	\$30,750,000
LIGHTING FIXTURES-MANUFACTU	1	180	\$25,000,000
TRUCK RENTING & LEASING	1	75	\$21,825,000
CAN-MANUFACTURERS	1	31	\$17,825,000
WIRE PRODUCTS-MANUFACTURERS	1	15	\$16,900,000
FROZEN FOODS-WHOLESALE	1	0	\$10,590,000
BUILDING MATERIALS	1	18	\$7,900,000
PAPER/PLASTIC CUPS CNTNRS/UTNSLS-WHOLE	1	0	\$6,624,000

Spring Grove Village

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	3,339	2,112	2,337	58.0%
Population per Acre	2.7	1.7	1.9	-
Total # Households	1,381	873	939	58.0%
MARKET STRENGTH				
Average Household Income	\$45,157	\$45,544	\$40,547	-1.0%
Median Household Income	\$34,204	\$37,558	\$33,559	-9.0%
Aggregate Neighborhood Income	\$62 Million	\$40 Million	\$38 Million	57.0%
Aggregate Income per Acre	\$50,349	-	-	-
% Informal Economy	7.10%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	43.8%	57.0%	57.4%	-
% Owner Occupancy - Bldg	82.8%	-	-	-
Median Home Sale Value	\$80,000	\$79,775	\$67,167	0.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	49.0 Per 1K Household			
Violent Crime 2006	18.4 Per 1K People	34% from '02		
Property Crime 2006	110.4 Per 1K People	-5% from '02		
Community Crime 2006	24.8 Per 1K People	-17% from '02		

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Spring Grove Village

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	119	\$825 Million	3,521	x \$2,787 / yr =	\$10.4 Million	
Small Business (Empl. 51 - 100)	9	\$245 Million	668			
Small Business (Empl. 20 - 50)	16	\$156 Million	479			
Small Business (Empl. 6 - 19)	22	\$55 Million	201			
Small Business (Empl. 1 - 5)	34	\$11 Million	78			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	21.7	-	\$4. Million	-	
Full Service Grocers Only	1	7.2	0.78mi		-\$23.3M	-67,770
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	1	7.2	0.63mi			
Banks Only	1	7.2	-			
Pawnshops, Cashcheckers, Payday Lenders	1	7.2	-			
% of Households lacking credit histories = 42%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.Million	-		
Apparel	\$23.4Million	\$2.Million	\$.Million	-62,890		
Restaurants	\$6.Million	\$3.Million	\$.Million	-12,896		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
CHURCHES	5	18	\$0
RESTAURANTS	4	138	\$5,920,000
AUTOMOBILE DEALERS-NEW CARS	4	210	\$127,656,000
PLUMBING CONTRACTORS	3	11	\$3,066,000
GROCERS-RETAIL	3	158	\$28,756,000
GENERAL CONTRACTORS	2	26	\$6,136,000
PRINTERS	2	34	\$5,168,000
OTHER MISC	2	1	\$134,000
BARBERS	2	4	\$172,000
BUILDING INSPECTION SERVICE	2	2	\$470,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
WATER & SEWAGE COMPANIES-UT	1	600	\$127,800,000
WATER SUPPLY SYSTEMS	1	400	\$85,200,000
PRINTERS	1	250	\$25,000,000
AUTOMOBILE DEALERS-NEW CARS	4	210	\$127,656,000
MECHANICAL CONT	1	200	\$26,000,000
COLORS & PIGMENTS-MANUFACTU	1	200	\$0
T-SHIRTS-RETAIL	2	170	\$23,392,000
GROCERS-RETAIL	3	158	\$28,756,000
RESTAURANTS	4	138	\$5,920,000
ALL OTHER SUPPORT SERV	1	125	\$11,750,000

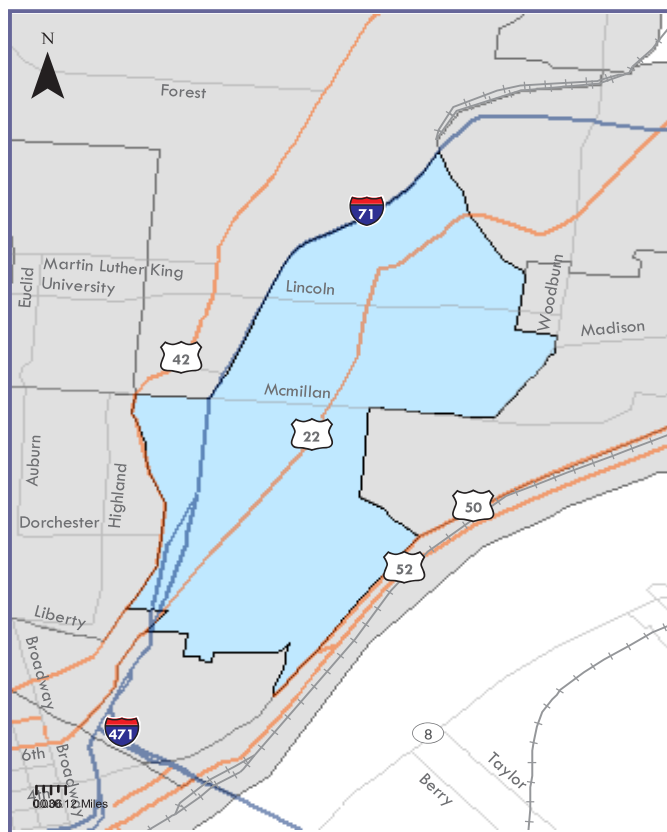
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
WATER & SEWAGE COMPANIES-UT	1	600	\$127,800,000
AUTOMOBILE DEALERS-NEW CARS	4	210	\$127,656,000
WATER SUPPLY SYSTEMS	1	400	\$85,200,000
CHEMICALS-WHOLESALE	1	80	\$80,080,000
RADIO COMM EQUIP & SYS-WHOLESALE	1	42	\$42,420,000
MEAT-WHOLESALE	1	50	\$42,200,000
GROCERS-RETAIL	3	158	\$28,756,000
MECHANICAL CONT	1	200	\$26,000,000
FABRICATED PLATE WORK-BOILER SHOPS	1	250	\$25,000,000
T-SHIRTS-RETAIL	2	170	\$23,392,000

Walnut Hills

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	6,020	7,486	7,790	-20.0%
Population per Acre	6.4	8.0	8.3	-
Total # Households	2,908	3,693	3,797	-21.0%
MARKET STRENGTH				
Average Household Income	\$42,783	\$31,253	\$31,608	37.0%
Median Household Income	\$22,178	\$22,149	\$19,199	0.0%
Aggregate Neighborhood Income	\$124 Million	\$115 Million	\$120 Million	8.0%
Aggregate Income per Acre	\$132,492	-	-	-
% Informal Economy	8.10%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	34.8%	18.8%	18.8%	-
% Owner Occupancy - Bldg	51.0%	-	-	-
Median Home Sale Value	\$153,250	\$91,705	\$73,509	67.0%
New Construction Units ('02-'06)	167	44.0 Per 1K Household		
Residential Rehab Permits	60.8 Per 1K Household			
Violent Crime 2006	20.7 Per 1K People	-24% from '02		
Property Crime 2006	118.6 Per 1K People	30% from '02		
Community Crime 2006	29.5 Per 1K People	-4% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	585	\$968 Million	7,513	x \$2,787 / yr =	\$22.2 Million	
Small Business (Empl. 51 - 100)	20	\$171 Million	1,565			
Small Business (Empl. 20 - 50)	50	\$188 Million	1,525			
Small Business (Empl. 6 - 19)	113	\$207 Million	1,114			
Small Business (Empl. 1 - 5)	203	\$74 Million	529			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	10.3	-	\$8.2 Million	-	
Full Service Grocers Only	1	3.4	0.48mi		-\$10.M	-29,093
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	3	6.9	0.35mi			
Banks Only	2	10.3	-			
Pawnshops, Cashcheckers, Payday Lenders	3	10.3	-			
% of Households lacking credit histories = 0%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$1 Billion	\$. Billion	\$.Million	-		
Apparel	\$3.7Million	\$4.1Million	\$5Million	1,361		
Restaurants	\$9.2Million	\$5.9Million	\$.Million	-14,204		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
CHURCHES	33	69	\$0
RESTAURANTS	17	365	\$8,200,000
BEAUTY SALONS	17	31	\$1,443,000
ATTORNEYS	17	49	\$10,187,000
INSURANCE	15	71	\$13,662,000
SOCIAL WELFARE	14	289	\$0
SOCIAL ADVOCACY	13	493	\$0
OTHER MISC	10	75	\$10,050,000
GENERAL CONT	9	63	\$19,588,000
ARCHITECTS	9	123	\$19,705,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
HEALTH SERVICES	4	654	\$74,592,000
JUNIOR COLLEGES & TECHNICAL	2	570	\$0
SOCIAL ADVOCACY	13	493	\$0
RESTAURANTS	17	365	\$8,200,000
MENTAL HEALTH SERVICES	4	294	\$24,786,000
SOCIAL WELFARE	14	289	\$0
HOME HEALTH SERVICE	3	264	\$12,936,000
LIBRARIES	1	200	\$0
ELEMENTARY AND SECONDARY SCHOOL:	8	182	\$0
TV STATIONS AND BROADCASTING	2	180	\$64,780,000

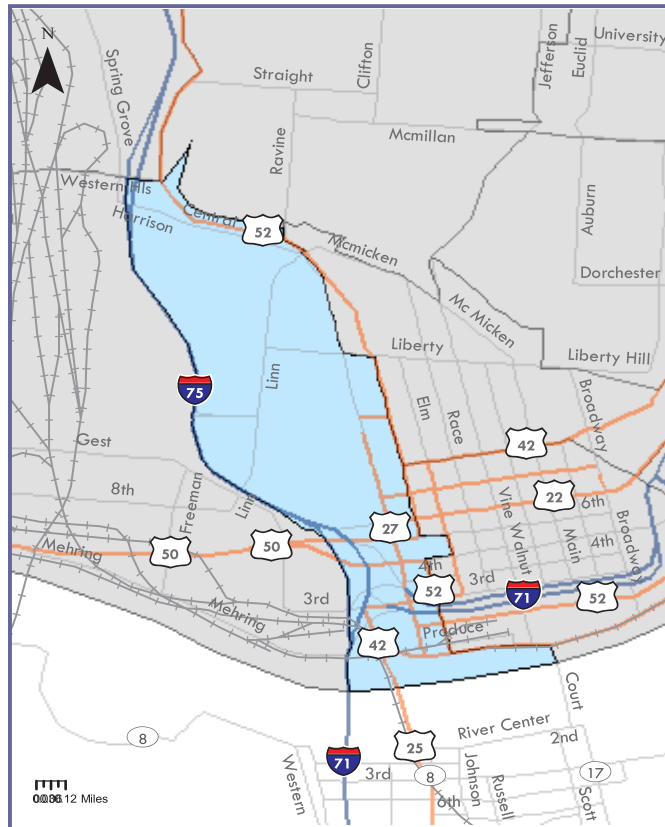
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
HEALTH SERVICES	4	654	\$74,592,000
TV STATIONS AND BROADCASTING	2	180	\$64,780,000
AUTOMOBILE RENTING AND LEASING	1	85	\$52,400,000
MANUFACTURER_AGENTS	4	32	\$33,040,000
MENTAL HEALTH SERVICES	4	294	\$24,786,000
RADIO STATIONS AND BROADCASTING	3	175	\$21,450,000
PRINTERS	4	125	\$20,216,000
ARCHITECTS	9	123	\$19,705,000
GENERAL CONT	9	63	\$19,588,000
RAZORS-RAZOR BLADES-WHOLESALE	1	14	\$19,502,000

West End

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	6,331	7,720	8,115	-18.0%
Population per Acre	9.9	12.0	12.7	-
Total # Households	3,025	3,854	3,958	-22.0%
MARKET STRENGTH				
Average Household Income	\$28,172	\$30,833	\$24,646	-9.0%
Median Household Income	\$17,037	\$18,270	\$13,711	-7.0%
Aggregate Neighborhood Income	\$85 Million	\$119 Million	\$98 Million	-28.0%
Aggregate Income per Acre	\$132,902	-	-	-
% Informal Economy	4.80%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	20.2%	10.3%	10.3%	-
% Owner Occupancy - Bldg	41.1%	-	-	-
Median Home Sale Value	\$162,500	\$139,161	\$75,900	17.0%
New Construction Units ('02-'06)	2,921	738.0 Per 1K Household		
Residential Rehab Permits	38.7 Per 1K Household			
Violent Crime 2006	22.3 Per 1K People	-22% from '02		
Property Crime 2006	76.3 Per 1K People	-25% from '02		
Community Crime 2006	31.2 Per 1K People	16% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	476	\$1,361 Million	10,540	x \$2,787 / yr =	\$31.1 Million	
Small Business (Empl. 51 - 100)	20	\$187 Million	1,510			
Small Business (Empl. 20 - 50)	51	\$235 Million	1,670			
Small Business (Empl. 6 - 19)	96	\$131 Million	964			
Small Business (Empl. 1 - 5)	148	\$52 Million	399			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	9.9	-	\$7.5 Million	-	
Full Service Grocers Only	1	3.3	0.49mi		\$2.8M	8,019
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	2	3.3	0.22mi			
Banks Only	1	6.6	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 3%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$.Million	-		
Apparel	\$10.3Million	\$3.5Million	\$.Million	-19,919		
Restaurants	\$3.2Million	\$5.0Million	\$1.8Million	7,519		

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DrillDown Market Overview

Business Mix

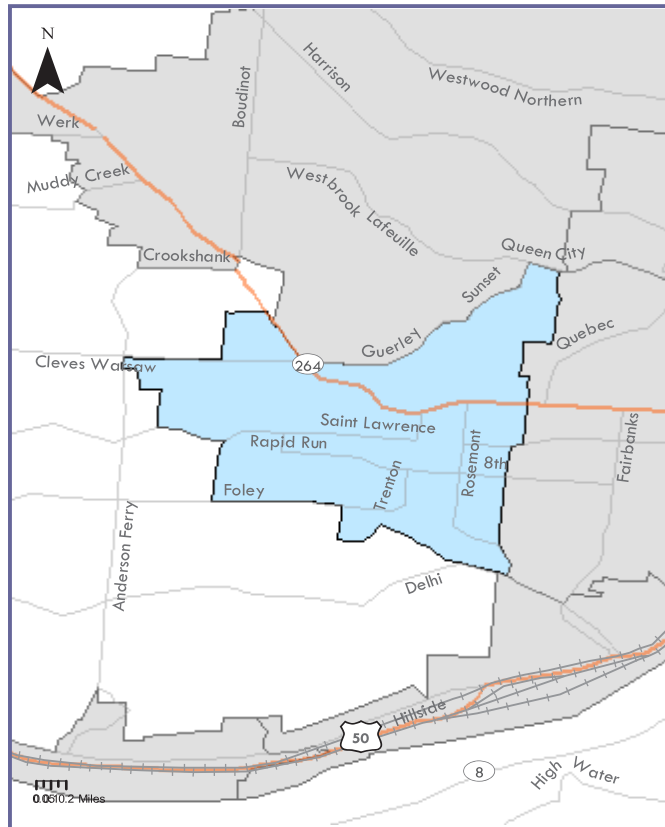
Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
GOVERNMENT OFFICES-CITY, VI	26	1,295	\$0
CHURCHES	24	53	\$0
OTHER MISC	20	16	\$2,854,000
SOCIAL SERV AND WELFARE	11	178	\$0
RESTAURANTS	10	69	\$2,760,000
GENERAL CONT	8	36	\$13,216,000
RADIO STATIONS AND BROADCASTING C	7	187	\$24,970,000
SOCIAL ADVOCACY	7	92	\$0
ARCHITECTS	7	178	\$28,690,000
INSURANCE	7	97	\$13,938,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
FOOD SERVICE-MANAGEMENT	1	2,000	\$312,000,000
RECREATION CENTERS	1	1,500	\$87,000,000
GOVERNMENT OFFICES-CITY, VI	26	1,295	\$0
SCHOOLS	6	373	\$0
MARKET RESEARCH & ANALYSIS	2	255	\$618,000
TV STATIONS AND BROADCASTING COM	3	203	\$56,228,000
CITY GOV AND TRANSPORTATION PROG	1	200	\$0
POLICE DEPARTMENTS	2	197	\$0
DATA PROCESSING EQUIP-WHOLESALE	1	187	\$18,900,000
RADIO STATIONS AND BROADCASTING C	7	187	\$24,970,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
FOOD SERVICE-MANAGEMENT	1	2,000	\$312,000,000
RECREATION CENTERS	1	1,500	\$87,000,000
FRUITS AND VEGETABLES	2	112	\$65,018,000
TV STATIONS AND BROADCASTING COM	3	203	\$56,228,000
BURGLAR ALARM SYSTEMS-WHOLESALE	1	70	\$46,060,000
PAPER PRODUCTS-WHOLESALE	3	0	\$40,797,000
AUDIO-VISUAL PRODUCTION SER	1	125	\$39,250,000
LIGHTING FIXTURES-WHOLESALE	1	49	\$32,242,000
MARKETING PROGRAMS & SERVIC	2	75	\$28,700,000
ARCHITECTS	7	178	\$28,690,000

West Price Hill

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	23,901	15,859	17,303	51.0%
Population per Acre	15.2	10.1	11.0	-
Total # Households	10,306	6,837	7,303	51.0%
MARKET STRENGTH				
Average Household Income	\$45,268	\$47,273	\$42,246	-4.0%
Median Household Income	\$35,480	\$39,213	\$34,576	-10.0%
Aggregate Neighborhood Income	\$467 Million	\$323 Million	\$309 Million	44.0%
Aggregate Income per Acre	\$297,667	-	-	-
% Informal Economy	5.40%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	41.2%	55.0%	54.1%	-
% Owner Occupancy - Bldg	83.4%	-	-	-
Median Home Sale Value	\$95,800	\$97,761	\$80,393	-2.0%
New Construction Units ('02-'06)	6	0.8 Per 1K Household		
Residential Rehab Permits	27.7 Per 1K Household			
Violent Crime 2006	6.5 Per 1K People	32% from '02		
Property Crime 2006	46.4 Per 1K People	-18% from '02		
Community Crime 2006	16.5 Per 1K People	-1% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	299	\$259 Million	1,720	x \$2,787 / yr =	\$5.1 Million	
Small Business (Empl. 51 - 100)	5	\$4 Million	410			
Small Business (Empl. 20 - 50)	11	\$47 Million	312			
Small Business (Empl. 6 - 19)	49	\$62 Million	464			
Small Business (Empl. 1 - 5)	117	\$34 Million	284			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	3	2.9	-	\$30.5 Million	-	
Full Service Grocers Only	0	0.0	0.92mi		\$30.5M	88,756
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	4	3.9	0.46mi			
Banks Only	4	3.9	-			
Pawnshops, Cashcheckers, Payday Lenders	1	1	-			
% of Households lacking credit histories = 37%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$.1 Billion	\$98.2Million	-		
Apparel	\$1.Million	\$15.4Million	\$14.4Million	42,331		
Restaurants	\$11.8Million	\$22.4Million	\$10.6Million	45,491		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
RESTAURANTS	16	231	\$11,240,000
BEAUTY SALONS	8	13	\$741,000
GENERAL CONT	7	0	\$6,608,000
CHURCHES	7	26	\$0
OTHER MISC	6	0	\$0
INSURANCE	6	31	\$5,382,000
CLERGY	6	0	\$0
PHYSICIANS & SURGEONS	5	19	\$8,235,000
BARS	4	76	\$3,800,000
SCHOOLS	4	286	\$0

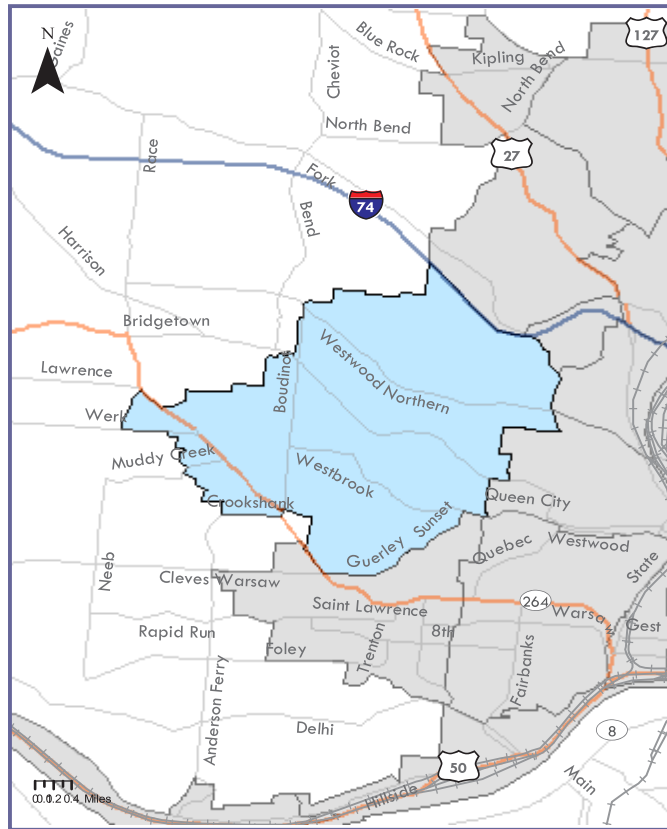
Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
SCHOOLS	4	286	\$0
RESTAURANTS	16	231	\$11,240,000
NURSING & CONVALESCENT HOME	1	110	\$5,390,000
BARS	4	76	\$3,800,000
RELIGIOUS SCHOOLS	2	74	\$0
SOCIAL SERV AND WELFARE	2	73	\$0
PHARMACIES	4	56	\$8,352,000
INSURANCE	6	31	\$5,382,000
OXYGEN-WHOLESALE	1	30	\$30,030,000
CHURCHES	7	26	\$0

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
OXYGEN-WHOLESALE	1	30	\$30,030,000
RESTAURANTS	16	231	\$11,240,000
PHARMACIES	4	56	\$8,352,000
PHYSICIANS & SURGEONS	5	19	\$8,235,000
WINDOWS	3	15	\$7,482,000
BAKERS-WHOLESALE	1	10	\$7,180,000
GENERAL CONT	1	0	\$6,752,000
OTHER GASOLINE STATIONS	7	0	\$6,608,000
SERVICE STATIONS-GASOLINE &	3	22	\$6,600,000
APPLIANCES-HOUSEHOLD-MAJOR-SUPLS	1	0	\$5,600,000

Westwood / East Westwood

Social Compact
Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	45,520	34,060	36,056	34.0%
Population per Acre	10.2	7.6	8.1	-
Total # Households	21,316	15,933	16,681	34.0%
MARKET STRENGTH				
Average Household Income	\$45,723	\$43,621	\$40,393	5.0%
Median Household Income	\$37,806	\$37,132	\$33,746	2.0%
Aggregate Neighborhood Income	\$975 Million	\$695 Million	\$674 Million	40.0%
Aggregate Income per Acre	\$218,835	-	-	-
% Informal Economy	5.30%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	33.5%	38.8%	38.9%	-
% Owner Occupancy - Bldg	77.6%	-	-	-
Median Home Sale Value	\$109,750	\$112,906	\$94,186	-3.0%
New Construction Units ('02-'06)	276	16.5 Per 1K Household		
Residential Rehab Permits	23.3 Per 1K Household			
Violent Crime 2006	8.0 Per 1K People	58% from '02		
Property Crime 2006	60.9 Per 1K People	-4% from '02		
Community Crime 2006	13.5 Per 1K People	7% from '02		

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DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	872	\$1,418 Million	9,840	x \$2,787 / yr =	\$29.1 Million	
Small Business (Empl. 51 - 100)	20	\$193 Million	1,396			
Small Business (Empl. 20 - 50)	65	\$226 Million	1,962			
Small Business (Empl. 6 - 19)	180	\$234 Million	1,807			
Small Business (Empl. 1 - 5)	395	\$171 Million	1,068			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	11	5.2	-	\$63.3 Million	-	
Full Service Grocers Only	5	2.3	0.72mi		-\$74.4M	-216,954
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	17	4.7	0.59mi			
Banks Only	10	8	-			
Pawnshops, Cashcheckers, Payday Lenders	8	3.8	-			
% of Households lacking credit histories = 32%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$.5 Billion	\$.3 Billion	\$.Million	-		
Apparel	\$22.6Million	\$32.1Million	\$9.5Million	28,022		
Restaurants	\$47.6Million	\$46.5Million	\$.Million	-4,875		

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DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
PHYSICIANS & SURGEONS	63	401	\$127,185,000
RESTAURANTS	47	1429	\$57,160,000
BEAUTY SALONS	22	205	\$8,112,000
INSURANCE	21	77	\$12,834,000
APARTMENTS	21	217	\$45,342,000
DENTISTS	20	94	\$9,900,000
REAL ESTATE	18	183	\$28,274,000
SCHOOLS	16	583	\$0
CHURCHES	16	101	\$0
BANKS	11	128	\$0

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
RESTAURANTS	47	1429	\$57,160,000
GROCERS-RETAIL	11	750	\$137,956,000
HOSPITALS	1	700	\$74,200,000
SCHOOLS	16	583	\$0
DEPARTMENT STORES	3	454	\$73,548,000
PHYSICIANS & SURGEONS	63	401	\$127,185,000
NURSING & CONVALESCENT HOME	2	305	\$14,945,000
RETIREMENT COMMUNITIES & HO	2	302	\$5,538,000
APARTMENTS	21	217	\$45,342,000
BEAUTY SALONS	22	205	\$8,112,000

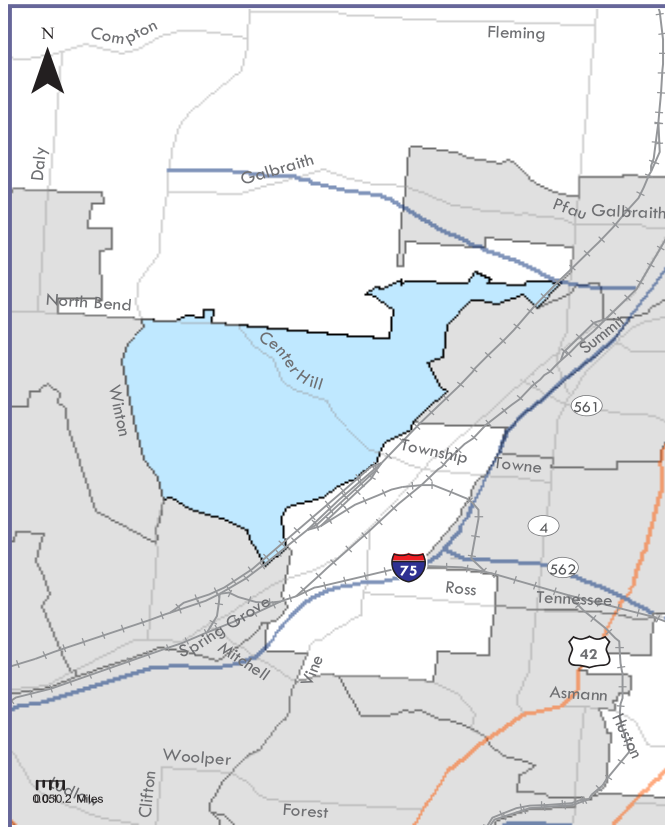
Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
GROCERS-RETAIL	11	750	\$137,956,000
PHYSICIANS & SURGEONS	63	401	\$127,185,000
AUTOMOBILE DEALERS-NEW CARS	5	150	\$97,050,000
HOSPITALS	1	700	\$74,200,000
DEPARTMENT STORES	3	454	\$73,548,000
RESTAURANTS	47	1429	\$57,160,000
APARTMENTS	21	217	\$45,342,000
AUTOMOBILE DEALERS-USED CARS	4	112	\$42,235,000
DISCOUNT STORES	8	177	\$28,674,000
REAL ESTATE	18	183	\$28,274,000

Winton Hills

Social Compact

Catalyzing Business Investment in Inner City Neighborhoods

DrillDown Market Overview



	2007 DRILLDOWN	2006 Census Trend Proj	2000 Census	Comparison DrillDown/Trend Proj
MARKET SIZE				
Total Population	5,523	5,247	5,375	5.0%
Population per Acre	3.5	3.3	3.4	-
Total # Households	2,141	2,037	2,032	5.0%
MARKET STRENGTH				
Average Household Income	\$22,950	\$22,426	\$20,459	2.0%
Median Household Income	\$11,498	\$12,734	\$12,215	-10.0%
Aggregate Neighborhood Income	\$49 Million	\$46 Million	\$42 Million	8.0%
Aggregate Income per Acre	\$30,743	-	-	-
% Informal Economy	4.90%	-	-	-
MARKET STABILITY				
% Owner Occupancy - Unit	7.1%	6.6%	6.6%	-
% Owner Occupancy - Bldg	10.2%	-	-	-
Median Home Sale Value	\$80,000	\$118,314	\$95,900	-32.0%
New Construction Units ('02-'06)	0	0.0 Per 1K Household		
Residential Rehab Permits	118.6 Per 1K Household			
Violent Crime 2006	17.1 Per 1K People	35% from '02		
Property Crime 2006	54.7 Per 1K People	-26% from '02		
Community Crime 2006	32.6 Per 1K People	-13% from '02		

Mayor Mallory and Property Advisors, a Cincinnati based commercial real estate consulting firm, have partnered with Social Compact in the first of a 3-phase study to conduct a DrillDown analysis of Cincinnati, OH, Covington, KY, and Newport, KY, leveraging DrillDown results to inform economic development. Findings from Phase I (analysis of Cincinnati, Covington, & Newport) will inform analyses in Phase II and III, for Hamilton County and the Cincinnati MSA, respectively.

DrillDown Market Overview

BUSINESSES	Total #	Total Revenue	Total # Employees	Employee Annual Spending Potential		
All Businesses	92	\$238 Million	1,778	x \$2,787 / yr =	\$5.3 Million	
Small Business (Empl. 51 - 100)	5	\$28 Million	335			
Small Business (Empl. 20 - 50)	14	\$114 Million	508			
Small Business (Empl. 6 - 19)	20	\$40 Million	202			
Small Business (Empl. 1 - 5)	24	\$10 Million	73			
GROCERY DEMAND	Total #	# per 10K HH	Average Distance	Total Expenditures	Total Leakage	Estimated Sq. Ft. Potential
All Grocers	1	4.7	-	\$5. Million	-	
Full Service Grocers Only	0	0.0	2.05mi		\$5.M	14,491
FINANCIAL SERVICES	Total #	# per 10K HH	Average Distance			
Banks & Credit Unions	2	4.7	0.3mi			
Banks Only	1	9.3	-			
Pawnshops, Cashcheckers, Payday Lenders	0	0	-			
% of Households lacking credit histories = 19%						
RETAIL DEMAND	Estimated Revenue	Estimated Expenditures	Estimated Leakage	Estimated Sq. Ft. Potential		
Retail	\$. Billion	\$. Billion	\$12.Million	-		
Apparel	\$.7Million	\$2.2Million	\$1.5Million	4,498		
Restaurants	\$.Million	\$3.1Million	\$3.1Million	13,334		

The lack of dependable business-oriented data on inner-city communities expands the information gap on market trends, disabling potential investors from making informed decisions. Social Compact's Neighborhood Market DrillDown was established to provide up-to-date profiles of market size, strength, and stability for small, dense, and rapidly changing urban geographies. The DrillDown uses numerous sources of market data to identify the fundamental business attributes and market characteristics of urban communities and aims to expose market anomalies and opportunities that may have previously been overlooked by traditional market analyses.

DrillDown Market Overview

Business Mix

Top Industries by Total # of Businesses	Total # Businesses	Total # Employees	Total Revenue
TRUCKING-MOTOR FREIGHT	8	87	\$19,932,000
SOCIAL SERV AND WELFARE	4	29	\$0
CHURCHES	4	8	\$0
SCHOOLS	3	207	\$0
APARTMENTS	3	23	\$4,554,000
TRUCKING	3	75	\$11,325,000
GENERAL CONTRACTORS	2	58	\$13,688,000
PRINTERS	2	8	\$1,824,000
CHILD CARE SERVICE	2	1	\$310,000
CLINICS	2	30	\$11,590,000

Top Industries by Total # of Employees	Total # Businesses	Total # Employees	Total Revenue
CHEMICALS-WHOLESALE	1	500	\$0
SCHOOLS	3	207	\$0
CABINETS	1	160	\$14,400,000
TRUCKING-MOTOR FREIGHT	8	87	\$19,932,000
TRUCKING	3	75	\$11,325,000
CASTINGS-ALUMINUM (MANUFACT	1	60	\$9,060,000
TOILETS-PORTABLE	1	60	\$10,980,000
GENERAL CONTRACTORS	2	58	\$13,688,000
MIRRORS	1	43	\$5,934,000
TRUCKING-HEAVY HAULING	2	42	\$38,459,000

Top Industries by Total Revenue	Total # Businesses	Total # Employees	Total Revenue
TRUCKING-HEAVY HAULING	2	42	\$38,459,000
PALLETS&SKIDS-WHOLESALE	1	36	\$25,416,000
TRUCKING-MOTOR FREIGHT	8	87	\$19,932,000
CABINETS	1	160	\$14,400,000
GENERAL CONTRACTORS	2	58	\$13,688,000
CLINICS	2	30	\$11,590,000
TRUCKING	3	75	\$11,325,000
TOILETS-PORTABLE	1	60	\$10,980,000
GAS-IND & MEDICAL-CYLINDER	2	17	\$9,962,000
CASTINGS-ALUMINUM (MANUFACT	1	60	\$9,060,000

Data Tables

		Cincinnati	Study Area	Avondale	Bondhill	CBD	CUF	Camp Washington	Carthage	Corryville
Area	Acres	50803.20	28236.80	1391.36	1169.92	452.48	1036.80	793.60	514.56	328.96
Population	2000 Census	331,874	215,662	16,298	9,682	3,189	16,119	1,506	2,412	3,830
	2006 Census Trend Proj.	309,121	199,330	14,785	8,581	3,283	15,204	1,331	2,194	3,368
	DRILLDOWN	378,259	226,779	15,258	10,510	3,818	12,835	1,803	3,387	1,952
	% Above Trend Proj.	22%	14%	3%	22%	16%	-16%	35%	54%	-42%
	% Above Census 2000	14.0%	5.0%	-6.0%	9.0%	20.0%	-20.0%	20.0%	40.0%	-49.0%
	2000 Census (per Acre)	6.5	7.6	11.7	8.3	7.0	15.5	1.9	4.7	11.6
	2006 Trend Proj. (per Acre)	6.1	7.1	10.6	7.3	7.3	14.7	1.7	4.3	10.2
	DRILLDOWN (per Acre)	7.4	8.0	11.0	9.0	8.4	12.4	2.3	6.6	5.9
Households	2000 Census	147,886	92,886	6,884	4,166	1,512	6,862	502	1,066	1,825
	2006 Census Trend Proj.	140,247	87,251	6,321	3,787	1,587	6,466	442	996	1,616
	DRILLDOWN	170,680	98,338	6,452	4,663	1,940	5,110	635	1,540	876
	% Above Trend Proj.	22%	13%	2%	23%	22%	-21%	44%	55%	-46%
	% Above Census 2000	15%	6%	-6%	12%	28%	-26%	26%	44%	-52%
Average Household Size	2000 Census	2.2	2.2	2.2	2.3	1.2	1.9	2.5	2.3	1.9
	2006 Census Trend Proj.	2.1	2.2	2.2	2.3	1.2	1.9	2.4	2.2	1.9
	DRILLDOWN	2.2	2.3	2.4	2.3	2.0	2.5	2.8	2.2	2.2
Units	2000 Census	165,742	106,789	8,128	4,585	1,968	7,714	656	1,180	2,091
	2006 Census Trend Proj.	166,592	107,661	8,103	4,382	2,340	7,714	654	1,163	1,984
	DRILLDOWN	222,059	135,030	9,035	5,878	2,282	8,176	901	1,726	2,121
	% Above Trend Proj.	33%	25%	12%	34%	-2%	6%	38%	48%	7%
	% Above Census 2000	134.0%	126.4%	111.2%	128.2%	116.0%	106.0%	137.3%	146.3%	101.4%
Average Household Income	2000 Census	\$43,992	\$34,174	\$26,984	\$42,136	\$33,340	\$29,730	\$23,375	\$42,896	\$25,127
	2006 Census Trend Proj.	\$50,430	\$37,978	\$30,394	\$44,395	\$36,534	\$34,553	\$27,330	\$40,783	\$26,136
	DRILLDOWN	\$51,535	\$37,146	\$26,904	\$41,064	\$52,269	\$35,158	\$19,234	\$30,912	\$24,714
	DRILLDOWN Adj.	\$54,083	\$39,309	\$28,350	\$43,562	\$56,112	\$36,873	\$20,364	\$32,711	\$27,188
	% Above Trend Proj.	7%	4%	-7%	-2%	54%	7%	-25%	-20%	4%
	% Above Census 2000	23%	15%	5%	3%	68%	24%	-13%	-24%	8%

Data Tables

		Cincinnati	Study Area	Avondale	Bondhill	CBD	CUF	Camp Washington	Carthage	Corryville
Median Household Income	2000 Census	\$30,659	\$24,589	\$18,955	\$32,003	\$20,618	\$20,685	\$22,850	\$27,430	\$17,999
	2006 Census Trend Proj.	\$36,764	\$28,159	\$21,303	\$35,840	\$22,376	\$23,446	\$25,284	\$30,846	\$19,002
	DRILLDOWN	\$39,893	\$27,543	\$17,183	\$36,032	\$36,674	\$26,102	\$12,380	\$24,782	\$17,868
	% Above Trend Proj.	9%	-2%	-19%	1%	64%	11%	-51%	-20%	-6%
	% Above Census 2000	30%	12%	-9%	13%	78%	26%	-46%	-10%	-1%
Aggregate Neighborhood Income	2000 Census	\$6505.8M	\$3174.3M	\$185.8M	\$175.5M	\$50.4M	\$204.4M	\$11.7M	\$45.7M	\$45.9M
	2006 Census Trend Proj.	\$7072.6M	\$3313.6M	\$192.1M	\$168.1M	\$58.4M	\$223.4M	\$12.1M	\$40.6M	\$42.2M
	DRILLDOWN	\$8795.9M	\$3652.9M	\$173.6M	\$191.5M	\$101.4M	\$179.7M	\$12.2M	\$47.6M	\$21.6M
	DRILLDOWN Adj.	\$9.2B	\$3.9B	\$182.9M	\$203.1M	\$108.9M	\$188.4M	\$12.9M	\$50.4M	\$23.8M
	% Above Trend Proj.	31%	17%	-5%	21%	88%	-16%	7%	24%	-44%
	% Above Census 2000	42%	22%	-2%	16%	116%	-8%	10%	10%	-48%
	Aggr. Income per Acre	\$181,700	\$136,899	\$131,472	\$173,635	\$240,628	\$181,734	\$16,283	\$97,882	\$72,391
	Aggr. Informal Economy	\$435.4M	\$212.7M	\$9.3M	\$11.6M	\$7.5M	\$8.8M	\$7.7M	\$2.8M	\$2.2M
Home Ownership	2000 Census	39.4%	33.3%	23.7%	45.2%	1.0%	17.5%	28.9%	55.7%	12.9%
	2006 Census Trend Proj.	39.7%	33.3%	23.7%	47.9%	1.1%	17.4%	28.7%	55.7%	12.8%
	DRILLDOWN by Unit	38.8%	36.8%	29.0%	43.3%	11.5%	39.8%	35.6%	38.9%	42.0%
	DRILLDOWN by Building	71.9%	66.9%	63.2%	84.2%	14.3%	66.5%	55.8%	61.1%	51.3%
Median Home Sale Value	2000 Census	\$98,674	\$75,079	\$73,079	\$83,450	\$112,500	\$86,883	\$39,850	\$69,733	\$73,625
	2006 Census Trend Proj.	\$134,470	\$109,674	\$87,709	\$103,506	\$478,125	\$112,301	\$47,571	\$86,820	\$92,750
	DRILLDOWN	\$140,499	\$118,207	\$95,000	\$92,400	\$351,050	\$122,750	\$50,000	\$79,950	\$211,000
	% Above Trend Proj.	4%	8%	8%	-11%	-27%	9%	5%	-8%	127%
	% Above Census 2000	42%	57%	30%	11%	212%	41%	25%	15%	187%
Residential Investment 2002 - 2006	New Units	7450.0	6515.0	151.0	358.0	739.0	43.0	3.0	144.0	93.0
	New Units per 10K HH	50.4	70.1	21.9	85.9	488.8	6.3	6.0	135.1	51.0
	New Units % Change	-17.3	-25.1	-15.0	46.6	-18.5	-2.8	-2.0	-23.5	-7.7
	New Construction per 10K	7.5	8.4	5.8	18.2	17.2	2.0	4.0	58.2	7.7
	New Construction % Change	-1.0	-1.5	-0.7	9.1	1.3	-0.7	-2.0	-15.0	0.0
	Rehab Permits	8275.0	4671.0	290.0	178.0	38.0	254.0	36.0	61.0	79.0
	Rehab % Change	-0.5	-0.4	-2.0	1.0	-1.3	-1.0	-8.0	3.8	-3.3
	Rehab Permits per 10K HH	56	50	42	43	25	37	72	57	43

Data Tables

		Cincinnati	Study Area	Avondale	Bondhill	CBD	CUF	Camp Washington	Carthage	Corryville
Crime Incidents per 1000 Persons 2002 - 2006	Property Crime	62.6	73.2	63.5	31.3	320.5	66.3	142.1	76.3	128.5
	Violent Crime	11.0	14.3	18.7	8.2	44.2	10.6	16.6	11.6	25.1
	Community Crime	17.1	20.4	19.6	12.7	43.6	15.6	19.9	15.3	26.6
	Total Crime	73.6	87.5	82.2	39.5	364.7	76.9	158.7	87.9	153.5
Change in Crime 2002 - 2006	Property Crime	-7.0%	-11.0%	-19.0%	-28.0%	-30.0%	-14.0%	-29.0%	13.0%	-30.0%
	Violent Crime	-7.0%	-10.0%	10.0%	-27.0%	-30.0%	-15.0%	-29.0%	75.0%	-18.0%
	Community Crime	-14.0%	-17.0%	-16.0%	-14.0%	-39.0%	-34.0%	-52.0%	-24.0%	-47.0%
	Total Crime	-7.0%	-11.0%	-14.0%	-28.0%	-30.0%	-14.0%	-29.0%	18.0%	-29.0%
Difference from City Average 2002 - 2006	Property Crime	0.0%	-4.0%	-12.0%	-21.0%	-23.0%	-7.0%	-22.0%	20.0%	-23.0%
	Violent Crime	0.0%	-3.0%	17.0%	-20.0%	-23.0%	-9.0%	-22.0%	82.0%	-11.0%
	Community Crime	0.0%	-2.0%	-1.0%	0.0%	-25.0%	-20.0%	-37.0%	-10.0%	-33.0%
	Total Crime	0.0%	-4.0%	-7.0%	-21.0%	-23.0%	-7.0%	-22.0%	25.0%	-22.0%
Financial Service Institutions	HH with no credit record	28%	25%	20%	37%	34%	8%	29%	37%	-39%
	Banks	97	59	2	0	20	2	2	2	2
	per 10,000 Households	5.7	6.0	3.1	0.0	103.1	3.9	31.5	13.0	22.8
	per 10,000 Persons	2.6	2.6	1.3	0.0	52.4	1.6	11.1	5.9	10.2
	Credit Unions	48	35	3	0	8	2	2	0	3
	per 10,000 Households	2.8	3.6	4.6	0.0	41.2	3.9	31.5	0.0	34.3
	per 10,000 Persons	1.3	1.5	2.0	0.0	21.0	1.6	11.1	0.0	15.4
	Traditional Institutions	145	94	5	0	28	4	4	2	5
	per 10,000 Households	8.5	9.6	7.7	0.0	144.3	7.8	63.0	13.0	57.1
	per 10,000 Persons	3.8	4.1	3.3	0.0	73.3	3.1	22.2	5.9	25.6
	Nontraditional Institutions	45	39	1	2	5	1	0	0	1
	per 10,000 Households	2.6	4.0	1.5	4.3	25.8	2.0	0.0	0.0	11.4
	per 10,000 Persons	1.2	1.7	0.7	1.9	13.1	0.8	0.0	0.0	5.1
	Ratio Nontrad to Trad Inst.	0.30	0.40	0.20	.	0.20	0.30	0.00	0.00	0.20

Data Tables

		Cincinnati	Study Area	Avondale	Bondhill	CBD	CUF	Camp Washington	Carthage	Corryville
All Businesses	Total # of Businesses	13,985	9,989	401	232	2,358	384	256	185	364
	Total # of Employees	239,312	186,136	8,828	3,182	65,349	14,115	4,606	1,738	14,494
	Total Revenue	\$31.3B	\$23.1B	\$1.2B	\$.9B	\$4.6B	\$.5B	\$1.5B	\$.7B	\$1.7B
0 - 5 Empl.	# of Businesses	5,562	3,869	149	83	939	174	84	81	167
	Total Revenue	\$2317.2M	\$1618.8M	\$58.8M	\$29.3M	\$364.4M	\$78.7M	\$46.1M	\$55.3M	\$87.9M
	# of Employees	14,183	9,981	391	218	2,395	454	214	219	477
6 - 19 Empl.	# of Businesses	2,610	1,872	70	45	452	65	70	41	62
	Total Revenue	\$4263.8M	\$3068.4M	\$81.7M	\$98.5M	\$589.4M	\$86.9M	\$183.8M	\$62.M	\$99.2M
	# of Employees	25,935	18,591	677	433	4,491	655	725	362	643
20 - 50 Empl.	# of Businesses	1,138	855	37	29	220	36	34	8	40
	Total Revenue	\$6032.4M	\$4569.5M	\$155.7M	\$246.3M	\$1067.2M	\$98.7M	\$312.6M	\$154.9M	\$223.3M
	# of Employees	35,085	26,642	1,179	876	6,987	1,018	1,080	272	1,320
51 - 100 Empl.	# of Businesses	357	271	13	13	66	6	6	5	13
	Total Revenue	\$3937.2M	\$3189.1M	\$67.4M	\$353.4M	\$625.8M	\$41.1M	\$58.2M	\$52.9M	\$172.7M
	# of Employees	27,044	20,630	901	960	5,054	495	525	435	1,059
Expenditures	Total Expenditures	\$7.3B	\$3459.5M	\$188.2M	\$174.5M	\$85.M	\$174.3M	\$15.8M	\$48.7M	\$24.4M
	Retail Expenditures	\$2.5B	\$1233.9M	\$68.7M	\$61.9M	\$29.6M	\$62.5M	\$5.9M	\$17.6M	\$9.M
	Grocery Expenditures	\$533.7M	\$273.8M	\$16.1M	\$13.5M	\$6.2M	\$14.M	\$1.4M	\$4.M	\$2.1M

Cincinnati DrillDown

Data Tables

		Cincinnati	Study Area	Avondale	Bondhill	CBD	CUF	Camp Washington	Carthage	Corryville
All Retail	Retailers	1,395	960	33	26	165	41	23	18	29
	Retail Revenue	\$2.3B	\$1563.9M	\$43.M	\$56.M	\$207.4M	\$33.4M	\$27.8M	\$17.4M	\$50.1M
	Retail Leakage	\$190.7M	-\$330.M	\$25.7M	\$5.8M	-\$177.8M	\$29.1M	-\$21.8M	\$.2M	-\$41.1M
Restaurants	Restaurants	589	402	9	6	129	32	7	4	19
	Revenue	\$380.9M	\$236.4M	\$4.9M	\$3.2M	\$82.M	\$17.3M	\$3.6M	\$1.2M	\$7.1M
	Leakage	\$29.1M	-\$42.8M	\$5.6M	\$6.6M	-\$77.2M	-\$7.5M	-\$2.7M	\$1.5M	-\$5.7M
	Sq. Ft. Potential	124,792	-183,257	23,804	28,403	-330,804	-32,328	-11,465	6,303	-24,550
Apparel	Apparel	185	130	8	2	39	6	1	0	7
	Revenue	\$166.5M	\$133.4M	\$4.5M	\$.4M	\$34.2M	\$4.3M	\$.3M	\$.M	\$3.7M
	Leakage	\$122.9M	\$1.2M	\$2.8M	\$6.4M	-\$30.8M	\$2.5M	\$.4M	\$1.9M	-\$2.8M
	Sq. Ft. Potential	361,856	3,388	8,253	18,863	-90,752	7,470	1,056	5,543	-8,111
Full Service Grocers	Grocers	20	13	0	0	0	0	0	0	1
	Grocers per 10K Persons	0.5	0.6	0.0	0.0	0.0	0.0	0.0	0.0	5.1
	Grocers per 10K HH	1.2	1.3	0.0	0.0	0.0	0.0	0.0	0.0	11.4
	Avg Distance to Grocer (mi)	1.06	0.90	1.08	1.05	0.64	0.56	1.21	1.11	0.40
	Revenue	\$518.5M	\$340.7M	\$.0M	\$.0M	\$.0M	\$.0M	\$.0M	\$.0M	\$27.3M
	Leakage	\$15.2M	-\$66.9M	\$16.1M	\$13.5M	\$6.2M	\$14.0M	\$1.4M	\$4.0M	-\$25.2M
	Sq. Ft. Potential	44,352	-195,044	46,787	39,261	18,027	40,759	4,217	11,746	-73,397
All Groceries	Grocers	114	96	4	1	3	5	1	0	3
	Grocers per 10K Persons	3.0	4.2	2.6	1.0	7.9	3.9	5.5	0.0	15.4
	Grocers per 10K HH	6.7	9.8	6.2	2.1	15.5	9.8	15.8	0.0	34.3
	Revenue	\$574.2M	\$388.2M	\$2.7M	\$.4M	\$2.0M	\$3.8M	\$3.1M	\$.0M	\$28.0M

Data Tables

		Cincinnati	East Price Hill	Evanston	Fay Apartments	Linwood	Lower Price Hill	Madisonville	Mount Auburn	North Fairmount / South Fairmount / English Woods
Area	Acres	50803.20	1921.28	720.64	259.20	930.56	341.76	1496.96	449.92	1010.56
Population	2000 Census	331,874	17,964	7,928	2,453	402	1,309	9,574	6,516	7,761
	2006 Census Trend Proj.	309,121	15,828	7,338	2,288	365	1,273	8,635	5,710	7,039
	DRILLDOWN	378,259	19,957	8,233	2,058	482	1,102	11,334	5,355	5,641
	% Above Trend Proj.	22%	26%	12%	-10%	32%	-13%	31%	-6%	-20%
	% Above Census 2000	14.0%	11.0%	4.0%	-16.0%	20.0%	-16.0%	18.0%	-18.0%	-27.0%
	2000 Census (per Acre)	6.5	9.4	11.0	9.5	0.4	3.8	6.4	14.5	7.7
	2006 Trend Proj. (per Acre)	6.1	8.2	10.2	8.8	0.4	3.7	5.8	12.7	7.0
	DRILLDOWN (per Acre)	7.4	10.4	11.4	7.9	0.5	3.2	7.6	11.9	5.6
Households	2000 Census	147,886	7,026	3,059	896	173	430	4,134	2,713	3,049
	2006 Census Trend Proj.	140,247	6,262	2,878	858	161	413	3,817	2,403	2,826
	DRILLDOWN	170,680	7,918	3,209	771	212	355	4,970	2,238	2,197
	% Above Trend Proj.	22%	26%	12%	-10%	32%	-14%	30%	-7%	-22%
	% Above Census 2000	15%	13%	5%	-14%	23%	-17%	20%	-18%	-28%
Average Household Size	2000 Census	2.2	2.5	2.6	2.7	2.3	2.9	2.3	2.2	2.5
	2006 Census Trend Proj.	2.1	2.4	2.5	2.7	2.3	3.0	2.3	2.1	2.4
	DRILLDOWN	2.2	2.5	2.6	2.7	2.3	3.1	2.3	2.4	2.6
Units	2000 Census	165,742	8,139	3,510	963	189	516	4,518	3,345	3,507
	2006 Census Trend Proj.	166,592	7,810	3,543	958	184	542	4,366	3,278	3,492
	DRILLDOWN	222,059	11,423	5,060	1,046	334	761	7,501	4,016	4,197
	% Above Trend Proj.	33%	46%	43%	9%	82%	40%	72%	23%	20%
	% Above Census 2000	134.0%	140.3%	144.2%	108.6%	176.7%	147.5%	166.0%	120.1%	119.7%
Average Household Income	2000 Census	\$43,992	\$34,765	\$38,032	\$15,081	\$28,592	\$16,626	\$40,407	\$37,845	\$23,728
	2006 Census Trend Proj.	\$50,430	\$38,425	\$43,142	\$18,360	\$33,509	\$19,395	\$44,199	\$45,008	\$27,688
	DRILLDOWN	\$51,535	\$33,785	\$35,493	\$12,322	\$42,115	\$20,595	\$38,496	\$40,987	\$27,075
	DRILLDOWN Adj.	\$54,083	\$35,566	\$37,254	\$12,817	\$44,090	\$21,816	\$40,768	\$42,859	\$28,390
	% Above Trend Proj.	7%	-7%	-14%	-30%	32%	12%	-8%	-5%	3%
	% Above Census 2000	23%	2%	-2%	-15%	54%	31%	1%	13%	20%

Cincinnati DrillDown

Data Tables

		Cincinnati	East Price Hill	Evanston	Fay Apartments	Linwood	Lower Price Hill	Madisonville	Mount Auburn	North Fairmount / South Fairmount / English Woods
Median Household Income	2000 Census	\$30,659	\$26,583	\$26,463	\$10,911	\$20,515	\$9,944	\$31,692	\$28,899	\$18,995
	2006 Census Trend Proj.	\$36,764	\$29,515	\$30,281	\$12,800	\$25,179	\$15,133	\$35,309	\$33,045	\$22,397
	DRILLDOWN	\$39,893	\$24,992	\$27,600	\$9,063	\$32,739	\$13,984	\$32,024	\$33,233	\$20,953
	% Above Trend Proj.	9%	-15%	-9%	-29%	30%	-8%	-9%	1%	-6%
	% Above Census 2000	30%	-6%	4%	-17%	60%	41%	1%	15%	10%
Aggregate Neighborhood Income	2000 Census	\$6505.8M	\$244.3M	\$116.3M	\$13.5M	\$4.9M	\$7.1M	\$167.M	\$102.7M	\$72.3M
	2006 Census Trend Proj.	\$7072.6M	\$240.6M	\$124.2M	\$15.8M	\$5.4M	\$8.M	\$168.7M	\$108.2M	\$78.2M
	DRILLDOWN	\$8795.9M	\$267.5M	\$113.9M	\$9.5M	\$8.9M	\$7.3M	\$191.3M	\$91.7M	\$59.5M
	DRILLDOWN Adj.	\$9.2B	\$281.6M	\$119.6M	\$9.9M	\$9.4M	\$7.8M	\$202.6M	\$95.9M	\$62.4M
	% Above Trend Proj.	31%	17%	-4%	-37%	73%	-3%	20%	-11%	-20%
	% Above Census 2000	42%	15%	3%	-27%	89%	8%	21%	-7%	-14%
	Aggr. Income per Acre	\$181,700	\$146,578	\$165,895	\$38,111	\$10,055	\$22,680	\$135,341	\$213,147	\$61,714
	Aggr. Informal Economy	\$435.M	\$14.1M	\$5.7M	\$.4M	\$.4M	\$.4M	\$11.3M	\$4.2M	\$2.9M
Home Ownership	2000 Census	39.4%	39.4%	53.5%	5.2%	55.5%	20.2%	53.8%	29.3%	30.7%
	2006 Census Trend Proj.	39.7%	39.1%	53.8%	5.2%	55.3%	20.3%	54.4%	29.6%	31.2%
	DRILLDOWN by Unit	38.8%	40.4%	55.5%	6.4%	56.1%	39.4%	45.6%	46.7%	46.0%
	DRILLDOWN by Building	71.9%	69.7%	83.0%	5.4%	78.8%	43.8%	81.0%	67.4%	56.8%
Median Home Sale Value	2000 Census	\$98,674	\$61,188	\$68,444	\$55,500	\$74,500	\$19,833	\$76,630	\$88,888	\$50,343
	2006 Census Trend Proj.	\$134,470	\$72,865	\$87,157	\$67,917	\$89,583	\$31,500	\$93,335	\$110,781	\$62,159
	DRILLDOWN	\$140,499	\$70,700	\$83,000	\$57,300	\$87,500	\$41,700	\$98,000	\$120,000	\$55,000
	% Above Trend Proj.	4%	-3%	-5%	-16%	-2%	32%	5%	8%	-12%
	% Above Census 2000	42%	16%	21%	3%	17%	110%	28%	35%	9%
Residential Investment 2002 - 2006	New Units	7450.0	4.0	12.0	0.0	0.0	0.0	1280.0	66.0	11.0
	New Units per 10K HH	50.4	0.6	3.9	0.0	0.0	0.0	309.6	24.3	3.6
	New Units % Change	-17.3	0.1	-0.7	0.0	0.0	0.0	-301.2	-2.9	-2.0
	New Construction per 10K	7.5	0.4	2.9	0.0	0.0	0.0	31.2	13.3	2.0
	New Construction % Change	-1.0	0.1	-0.3	0.0	0.0	0.0	-23.5	0.0	-1.0
	Rehab Permits	8275.0	311.0	236.0	297.0	20.0	44.0	240.0	254.0	138.0
	Rehab % Change	-0.5	6.3	0.0	24.6	28.9	-37.2	3.4	-13.3	1.0
	Rehab Permits per 10K HH	56	44	77	331	116	102	58	94	45

Data Tables

		Cincinnati	East Price Hill	Evanston	Fay Apartments	Linwood	Lower Price Hill	Madisonville	Mount Auburn	North Fairmount / South Fairmount / English Woods
Crime Incidents per 1000 Persons 2002 - 2006	Property Crime	62.6	81.8	43.6	66.4	82.1	102.4	37.9	63.2	79.8
	Violent Crime	11.0	13.6	10.5	15.9	5.0	23.7	8.3	8.9	11.6
	Community Crime	17.1	22.6	15.9	40.8	19.9	35.1	11.5	20.3	22.3
	Total Crime	73.6	95.4	54.1	82.3	87.1	126.1	46.2	72.1	91.4
Change in Crime 2002 - 2006	Property Crime	-7.0%	6.0%	-14.0%	-29.0%	3.0%	-16.0%	6.0%	-13.0%	6.0%
	Violent Crime	-7.0%	4.0%	-7.0%	11.0%	0.0%	11.0%	10.0%	-26.0%	-36.0%
	Community Crime	-14.0%	-22.0%	-9.0%	-3.0%	14.0%	-39.0%	-21.0%	-8.0%	-24.0%
	Total Crime	-7.0%	6.0%	-13.0%	-24.0%	3.0%	-12.0%	6.0%	-15.0%	-2.0%
Difference from City Average 2002 - 2006	Property Crime	0.0%	13.0%	-7.0%	-22.0%	10.0%	-9.0%	13.0%	-6.0%	13.0%
	Violent Crime	0.0%	11.0%	0.0%	18.0%	7.0%	18.0%	17.0%	-19.0%	-29.0%
	Community Crime	0.0%	-8.0%	5.0%	11.0%	28.0%	-25.0%	-7.0%	6.0%	-10.0%
	Total Crime	0.0%	13.0%	-6.0%	-17.0%	10.0%	-5.0%	13.0%	-8.0%	5.0%
Financial Service Institutions	HH with no credit record	28%	28%	22%	-5%	21%	4%	26%	11%	17%
	Banks	97	1	0	0	0	0	2	0	0
	per 10,000 Households	5.7	1.3	0.0	0.0	0.0	0.0	4.0	0.0	0.0
	per 10,000 Persons	2.6	0.5	0.0	0.0	0.0	0.0	1.8	0.0	0.0
	Credit Unions	48	0	0	0	0	0	1	1	0
	per 10,000 Households	2.8	0.0	0.0	0.0	0.0	0.0	2.0	4.5	0.0
	per 10,000 Persons	1.3	0.0	0.0	0.0	0.0	0.0	0.9	1.9	0.0
	Traditional Institutions	145	1	0	0	0	0	3	1	0
	per 10,000 Households	8.5	1.3	0.0	0.0	0.0	0.0	6.0	4.5	0.0
	per 10,000 Persons	3.8	0.5	0.0	0.0	0.0	0.0	2.6	1.9	0.0
	Nontraditional Institutions	45	1	0	0	0	0	3	0	0
	per 10,000 Households	2.6	1.3	0.0	0.0	0.0	0.0	6.0	0.0	0.0
	per 10,000 Persons	1.2	0.5	0.0	0.0	0.0	0.0	2.6	0.0	0.0
	Ratio Nontrad to Trad Inst.	0.30	1.00	1.00	0.00	.

Cincinnati DrillDown

Data Tables

		Cincinnati	East Price Hill	Evanston	Fay Apartments	Linwood	Lower Price Hill	Madisonville	Mount Auburn	North Fairmount / South Fairmount / English Woods
All Businesses	Total # of Businesses	13,985	297	153	11	38	110	371	267	149
	Total # of Employees	239,312	2,279	964	114	700	2,714	5,227	6,029	1,269
	Total Revenue	\$31.3B	\$.4B	\$.2B	\$.B	\$.2B	\$.3B	\$1.8	\$.9B	\$.2B
0 - 5 Empl.	# of Businesses	5,562	134	81	3	12	36	133	112	57
	Total Revenue	\$2317.2M	\$53.2M	\$28.2M	\$.4M	\$5.9M	\$14.9M	\$42.1M	\$70.3M	\$17.7M
	# of Employees	14,183	349	185	4	29	87	343	334	136
6 - 19 Empl.	# of Businesses	2,610	47	23	1	9	24	79	45	26
	Total Revenue	\$4263.8M	\$116.7M	\$33.1M	\$.M	\$30.M	\$31.2M	\$151.5M	\$86.9M	\$38.5M
	# of Employees	25,935	492	222	7	90	240	832	446	241
20 - 50 Empl.	# of Businesses	1,138	21	6	3	5	9	30	27	16
	Total Revenue	\$6032.4M	\$53.8M	\$68.2M	\$34.5M	\$26.3M	\$126.6M	\$133.4M	\$103.6M	\$50.1M
	# of Employees	35,085	612	197	103	124	337	922	828	516
51 - 100 Empl.	# of Businesses	357	5	0	0	1	2	10	8	2
	Total Revenue	\$3937.2M	\$9.3M	\$.M	\$.M	\$11.1M	\$34.5M	\$63.1M	\$91.7M	\$4.9M
	# of Employees	27,044	430	0	0	100	180	759	556	156
Expenditures	Total Expenditures	\$7.3B	\$263.5M	\$109.M	\$16.M	\$8.M	\$9.M	\$178.9M	\$83.3M	\$64.5M
	Retail Expenditures	\$2.5B	\$94.7M	\$39.M	\$6.1M	\$2.8M	\$3.4M	\$63.8M	\$29.5M	\$23.6M
	Grocery Expenditures	\$533.7M	\$21.3M	\$8.7M	\$1.6M	\$.6M	\$.8M	\$14.M	\$6.4M	\$5.5M

Cincinnati DrillDown

Data Tables

		Cincinnati	East Price Hill	Evanston	Fay Apartments	Linwood	Lower Price Hill	Madisonville	Mount Auburn	North Fairmount / South Fairmount / English Woods
All Retail	Retailers	1,395	46	17	1	3	10	33	9	17
	Retail Revenue	\$2.3B	\$59.7M	\$12.7M	\$3M	\$4.9M	\$77.4M	\$28.5M	\$13.4M	\$17.2M
	Retail Leakage	\$190.7M	\$35.5M	\$26.3M	\$5.8M	-\$2.1M	-\$74.4M	\$35.2M	\$16.1M	\$6.3M
Restaurants	Restaurants	589	15	4	0	0	1	7	4	3
	Revenue	\$380.9M	\$8.5M	\$6.6M	\$.5M	\$.5M	\$2.2M	\$2.1M	\$3.2M	\$2.9M
	Leakage	\$29.1M	\$6.7M	\$5.5M	\$9M	\$5M	\$3M	\$7.9M	\$1.5M	\$7M
	Sq. Ft. Potential	124,792	28,557	23,361	3,882	1,936	1,115	33,953	6,406	2,821
Apparel	Apparel	185	2	1	0	0	0	1	0	1
	Revenue	\$166.5M	\$1.7M	\$.1M	\$.5M	\$.5M	\$.5M	\$1.2M	\$.5M	\$.5M
	Leakage	\$122.9M	\$8.5M	\$4.1M	\$7M	\$3M	\$4M	\$5.7M	\$3.2M	\$2M
	Sq. Ft. Potential	361,856	24,974	12,103	1,930	931	1,046	16,843	9,526	5,825
Full Service Grocers	Grocers	20	1	0	0	0	1	0	0	0
	Grocers per 10K Persons	0.5	0.5	0.0	0.0	0.0	9.1	0.0	0.0	0.0
	Grocers per 10K HH	1.2	1.3	0.0	0.0	0.0	28.1	0.0	0.0	0.0
	Avg Distance to Grocer (mi)	1.06	0.54	1.47	1.80	1.49	0.33	2.04	0.59	1.21
	Revenue	\$518.5M	\$22.8M	\$.0M	\$.0M	\$.0M	\$72.8M	\$.0M	\$.0M	\$.0M
	Leakage	\$15.2M	-\$1.4M	\$8.7M	\$1.6M	\$.6M	-\$72.0M	\$14.0M	\$6.4M	\$5.5M
	Sq. Ft. Potential	44,352	-4,195	25,363	4,684	1,796	-209,801	40,900	18,715	15,974
All Groceries	Grocers	114	8	3	0	0	5	3	0	6
	Grocers per 10K Persons	3.0	4.0	3.6	0.0	0.0	45.4	2.6	0.0	10.6
	Grocers per 10K HH	6.7	10.1	9.3	0.0	0.0	140.7	6.0	0.0	27.3
	Revenue	\$574.2M	\$25.5M	\$1.1M	\$.0M	\$.0M	\$74.6M	\$1.8M	\$.0M	\$3.1M

Cincinnati DrillDown

Data Tables

		Cincinnati	Northside	Over the Rhine	Riverside	Roselawn	Sedamsville	South Cumminsville / Millvale	Spring Grove Village	Walnut Hills
Area	Acres	50803.20	1150.72	387.20	948.48	1101.44	837.76	554.24	1239.04	938.88
Population	2000 Census	331,874	9,389	7,638	1,451	7,128	2,223	3,914	2,337	7,790
	2006 Census Trend Proj.	309,121	8,488	7,276	1,589	6,620	1,908	3,743	2,112	7,486
	DRILLDOWN	378,259	11,326	4,970	1,213	9,668	1,405	3,838	3,339	6,020
	% Above Trend Proj.	22%	33%	-32%	-24%	46%	-26%	3%	58%	-20%
	% Above Census 2000	14.0%	21.0%	-35.0%	-16.0%	36.0%	-37.0%	-2.0%	43.0%	-23.0%
	2000 Census (per Acre)	6.5	8.2	19.7	1.5	6.5	2.7	7.1	1.9	8.3
	2006 Trend Proj. (per Acre)	6.1	7.4	18.8	1.7	6.0	2.3	6.8	1.7	8.0
	DRILLDOWN (per Acre)	7.4	9.8	12.8	1.3	8.8	1.7	6.9	2.7	6.4
Households	2000 Census	147,886	4,054	3,594	631	3,423	754	1,423	939	3,797
	2006 Census Trend Proj.	140,247	3,770	3,476	710	3,180	657	1,398	873	3,693
	DRILLDOWN	170,680	4,959	2,195	516	4,606	472	1,426	1,381	2,908
	% Above Trend Proj.	22%	32%	-37%	-27%	45%	-28%	2%	58%	-21%
	% Above Census 2000	15%	22%	-39%	-18%	35%	-37%	0%	47%	-23%
Average Household Size	2000 Census	2.2	2.3	1.9	2.3	2.0	2.8	2.8	2.5	2.0
	2006 Census Trend Proj.	2.1	2.2	1.9	2.2	2.0	2.7	2.7	2.4	1.9
	DRILLDOWN	2.2	2.3	2.3	2.4	2.1	3.0	2.7	2.4	2.1
Units	2000 Census	165,742	4,594	5,261	699	3,685	915	1,658	1,058	4,536
	2006 Census Trend Proj.	166,592	4,548	5,993	830	3,558	877	1,761	1,046	4,821
	DRILLDOWN	222,059	6,781	4,260	817	4,933	1,526	2,007	1,632	5,224
	% Above Trend Proj.	33%	49%	-29%	-2%	39%	74%	14%	56%	8%
	% Above Census 2000	134.0%	147.6%	81.0%	116.9%	133.9%	166.8%	121.0%	154.3%	115.2%
Average Household Income	2000 Census	\$43,992	\$37,980	\$22,422	\$38,055	\$37,210	\$37,530	\$23,378	\$40,547	\$31,608
	2006 Census Trend Proj.	\$50,430	\$44,560	\$28,490	\$46,908	\$40,925	\$42,861	\$22,495	\$45,544	\$31,253
	DRILLDOWN	\$51,535	\$38,565	\$26,815	\$39,654	\$40,589	\$37,043	\$21,543	\$42,158	\$39,562
	DRILLDOWN Adj.	\$54,083	\$40,717	\$29,576	\$42,836	\$44,352	\$38,184	\$22,791	\$45,157	\$42,783
	% Above Trend Proj.	7%	-9%	4%	-9%	8%	-11%	1%	-1%	37%
	% Above Census 2000	23%	7%	32%	13%	19%	2%	-3%	11%	35%

Cincinnati DrillDown

Data Tables

		Cincinnati	Northside	Over the Rhine	Riverside	Roselawn	Sedamsville	South Cumminsville / Millvale	Spring Grove Village	Walnut Hills
Median Household Income	2000 Census	\$30,659	\$30,485	\$11,363	\$34,487	\$23,737	\$33,231	\$15,412	\$33,559	\$19,199
	2006 Census Trend Proj.	\$36,764	\$36,027	\$16,792	\$40,008	\$26,329	\$36,909	\$16,828	\$37,558	\$22,149
	DRILLDOWN	\$39,893	\$31,093	\$20,636	\$35,372	\$34,346	\$32,126	\$16,439	\$34,204	\$22,178
	% Above Trend Proj.	9%	-14%	23%	-12%	30%	-13%	-2%	-9%	0%
	% Above Census 2000	30%	2%	82%	3%	45%	-3%	7%	2%	16%
Aggregate Neighborhood Income	2000 Census	\$6505.8M	\$154.M	\$80.6M	\$24.M	\$127.4M	\$28.3M	\$33.3M	\$38.1M	\$120.M
	2006 Census Trend Proj.	\$7072.6M	\$168.M	\$99.M	\$33.3M	\$130.1M	\$28.2M	\$31.4M	\$39.8M	\$115.4M
	DRILLDOWN	\$8795.9M	\$191.3M	\$58.9M	\$20.5M	\$186.9M	\$17.5M	\$30.7M	\$58.2M	\$115.M
	DRILLDOWN Adj.	\$9.2B	\$201.9M	\$64.9M	\$22.1M	\$204.3M	\$18.0M	\$32.5M	\$62.4M	\$124.4M
	% Above Trend Proj.	31%	20%	-34%	-34%	57%	-36%	3%	57%	8%
	% Above Census 2000	42%	31%	-19%	-8%	60%	-36%	-2%	64%	4%
	Aggr. Income per Acre	\$181,700	\$175,483	\$167,686	\$23,304	\$185,456	\$21,527	\$58,656	\$50,349	\$132,492
	Aggr. Informal Economy	\$435.M	\$10.7M	\$6.1M	\$1.6M	\$17.3M	\$5.M	\$1.8M	\$4.1M	\$9.4M
Home Ownership	2000 Census	39.4%	49.4%	3.9%	40.3%	36.2%	50.0%	25.2%	57.4%	18.8%
	2006 Census Trend Proj.	39.7%	49.7%	3.9%	39.7%	36.5%	50.2%	24.8%	57.0%	18.8%
	DRILLDOWN by Unit	38.8%	49.8%	21.0%	58.9%	30.2%	83.2%	30.8%	43.8%	34.8%
	DRILLDOWN by Building	71.9%	78.6%	25.2%	70.9%	72.0%	65.8%	43.7%	82.8%	51.0%
Median Home Sale Value	2000 Census	\$98,674	\$69,290	\$62,271	\$63,300	\$76,900	\$54,050	\$52,900	\$67,167	\$73,509
	2006 Census Trend Proj.	\$134,470	\$87,362	\$101,282	\$75,432	\$91,275	\$64,422	\$62,668	\$79,775	\$91,705
	DRILLDOWN	\$140,499	\$84,000	\$185,000	\$115,450	\$116,950	\$59,450	\$56,000	\$80,000	\$153,250
	% Above Trend Proj.	4%	-4%	83%	53%	28%	-8%	-11%	0%	67%
	% Above Census 2000	42%	21%	197%	82%	52%	10%	6%	19%	108%
Residential Investment 2002 - 2006	New Units	7450.0	16.0	206.0	11.0	0.0	0.0	8.0	0.0	167.0
	New Units per 10K HH	50.4	3.9	57.3	17.4	0.0	0.0	5.6	0.0	44.0
	New Units % Change	-17.3	-1.0	-2.8	-17.4	0.0	0.0	-2.8	0.0	4.7
	New Construction per 10K	7.5	2.0	5.3	1.6	0.0	0.0	2.1	0.0	20.0
	New Construction % Change	-1.0	-0.5	0.3	-1.6	0.0	0.0	-0.7	0.0	-1.8
	Rehab Permits	8275.0	254.0	386.0	11.0	133.0	32.0	117.0	46.0	231.0
	Rehab % Change	-0.5	6.9	-5.6	4.8	-0.6	5.3	-1.4	-1.1	0.8
	Rehab Permits per 10K HH	56	63	107	17	39	42	82	49	61

Cincinnati DrillDown

Data Tables

		Cincinnati	Northside	Over the Rhine	Riverside	Roselawn	Sedamsville	South Cumminsville / Millvale	Spring Grove Village	Walnut Hills
Crime Incidents per 1000 Persons 2002 - 2006	Property Crime	62.6	74.9	150.8	64.8	60.6	76.9	69.7	110.4	118.6
	Violent Crime	11.0	14.7	57.1	2.8	12.8	7.6	12.8	18.4	20.7
	Community Crime	17.1	22.9	38.5	11.7	17.7	15.7	31.4	24.8	29.5
	Total Crime	73.6	89.6	207.9	67.5	73.4	84.6	82.5	128.8	139.3
Change in Crime 2002 - 2006	Property Crime	-7.0%	4.0%	-18.0%	13.0%	-1.0%	27.0%	-6.0%	-5.0%	30.0%
	Violent Crime	-7.0%	11.0%	-34.0%	0.0%	-7.0%	6.0%	-24.0%	34.0%	-24.0%
	Community Crime	-14.0%	-18.0%	-31.0%	-29.0%	-11.0%	-31.0%	6.0%	-17.0%	-4.0%
	Total Crime	-7.0%	5.0%	-23.0%	13.0%	-2.0%	25.0%	-9.0%	-1.0%	17.0%
Difference from City Average 2002 - 2006	Property Crime	0.0%	11.0%	-11.0%	20.0%	6.0%	34.0%	1.0%	2.0%	37.0%
	Violent Crime	0.0%	18.0%	-27.0%	7.0%	0.0%	13.0%	-17.0%	41.0%	-17.0%
	Community Crime	0.0%	-3.0%	-17.0%	-15.0%	4.0%	-17.0%	20.0%	-3.0%	10.0%
	Total Crime	0.0%	12.0%	-16.0%	20.0%	5.0%	31.0%	-2.0%	6.0%	24.0%
Financial Service Institutions	HH with no credit record	28%	29%	3%	29%	38%	-28%	25%	42%	-1%
	Banks	97	2	0	0	5	0	0	1	2
	per 10,000 Households	5.7	4.0	0.0	0.0	10.9	0.0	0.0	7.2	6.9
	per 10,000 Persons	2.6	1.8	0.0	0.0	5.2	0.0	0.0	3.0	3.3
	Credit Unions	48	1	3	0	1	0	0	0	1
	per 10,000 Households	2.8	2.0	13.7	0.0	2.2	0.0	0.0	0.0	3.4
	per 10,000 Persons	1.3	0.9	6.0	0.0	1.0	0.0	0.0	0.0	1.7
	Traditional Institutions	145	3	3	0	6	0	0	1	3
	per 10,000 Households	8.5	6.0	13.7	0.0	13.0	0.0	0.0	7.2	10.3
	per 10,000 Persons	3.8	2.6	6.0	0.0	6.2	0.0	0.0	3.0	5.0
	Nontraditional Institutions	45	2	5	0	5	0	0	1	3
	per 10,000 Households	2.6	4.0	22.8	0.0	10.9	0.0	0.0	7.2	10.3
	per 10,000 Persons	1.2	1.8	10.1	0.0	5.2	0.0	0.0	3.0	5.0
	Ratio Nontrad to Trad Inst.	0.30	0.70	1.70	.	0.80	.	.	1.00	1.00

Cincinnati DrillDown

Data Tables

		Cincinnati	Northside	Over the Rhine	Riverside	Roselawn	Sedamsville	South Cumminsville / Millvale	Spring Grove Village	Walnut Hills
All Businesses	Total # of Businesses	13,985	399	876	75	504	42	74	119	585
	Total # of Employees	239,312	2,483	8,393	810	6,510	533	887	3,521	7,513
	Total Revenue	\$31.3B	\$.5B	\$.9B	\$.5B	\$1.2B	\$.1B	\$.5B	\$.8B	\$1.B
0 - 5 Empl.	# of Businesses	5,562	175	290	27	180	13	18	34	203
	Total Revenue	\$2317.2M	\$58.9M	\$111.9M	\$24.5M	\$73.2M	\$5.1M	\$40.3M	\$11.5M	\$73.6M
	# of Employees	14,183	407	688	71	464	37	48	78	529
6 - 19 Empl.	# of Businesses	2,610	70	119	14	99	12	19	22	113
	Total Revenue	\$4263.8M	\$166.2M	\$174.9M	\$67.2M	\$167.2M	\$17.5M	\$57.2M	\$54.7M	\$207.3M
	# of Employees	25,935	712	1,132	130	976	95	238	201	1,114
20 - 50 Empl.	# of Businesses	1,138	23	40	14	41	2	7	16	50
	Total Revenue	\$6032.4M	\$127.3M	\$100.4M	\$306.4M	\$170.4M	\$10.3M	\$33.2M	\$155.7M	\$188.M
	# of Employees	35,085	686	1,198	449	1,216	65	201	479	1,525
51 - 100 Empl.	# of Businesses	357	9	8	2	18	2	3	9	20
	Total Revenue	\$3937.2M	\$69.8M	\$23.5M	\$32.5M	\$245.6M	\$100.1M	\$304.8M	\$244.5M	\$170.7M
	# of Employees	27,044	678	625	160	1,278	175	220	668	1,565
Expenditures	Total Expenditures	\$7.3B	\$179.3M	\$63.9M	\$19.1M	\$171.9M	\$16.5M	\$36.6M	\$52.7M	\$105.6M
	Retail Expenditures	\$2.5B	\$63.9M	\$23.4M	\$6.8M	\$60.9M	\$5.9M	\$13.5M	\$18.6M	\$37.4M
	Grocery Expenditures	\$533.7M	\$14.1M	\$5.5M	\$1.5M	\$13.4M	\$1.3M	\$3.3M	\$4.M	\$8.2M

Cincinnati DrillDown

Data Tables

		Cincinnati	Northside	Over the Rhine	Riverside	Roselawn	Sedamsville	South Cumminsville / Millvale	Spring Grove Village	Walnut Hills
All Retail	Retailers	1,395	60	101	1	48	5	7	17	41
	Retail Revenue	\$2.3B	\$42.6M	\$83.3M	\$2.M	\$76.3M	\$5.1M	\$6.2M	\$47.M	\$64.6M
	Retail Leakage	\$190.7M	\$21.2M	-\$59.9M	\$4.8M	-\$15.4M	\$8M	\$7.4M	-\$28.3M	-\$27.2M
Restaurants	Restaurants	589	19	24	0	17	1	3	5	19
	Revenue	\$380.9M	\$5.4M	\$7.M	\$.M	\$9.M	\$2M	\$9M	\$6.M	\$9.2M
	Leakage	\$29.1M	\$4.6M	-\$3.5M	\$1.1M	\$7M	\$8M	\$1.2M	-\$3.M	-\$3.3M
	Sq. Ft. Potential	124,792	19,727	-14,821	4,628	3,145	3,257	5,042	-12,896	-14,204
Apparel	Apparel	185	10	10	0	8	1	0	2	8
	Revenue	\$166.5M	\$5.3M	\$11.3M	\$.M	\$4.1M	\$1M	\$.M	\$23.4M	\$3.7M
	Leakage	\$122.9M	\$1.6M	-\$8.8M	\$7M	\$2.6M	\$5M	\$1.5M	-\$21.4M	\$.5M
	Sq. Ft. Potential	361,856	4,773	-25,948	2,185	7,654	1,532	4,289	-62,890	1,361
Full Service Grocers	Grocers	20	0	1	0	1	0	0	1	1
	Grocers per 10K Persons	0.5	0.0	2.0	0.0	1.0	0.0	0.0	3.0	1.7
	Grocers per 10K HH	1.2	0.0	4.6	0.0	2.2	0.0	0.0	7.2	3.4
	Avg Distance to Grocer (mi)	1.06	1.64	0.29	2.62	0.63	1.66	1.62	0.78	0.48
	Revenue	\$518.5M	\$.0M	\$6.2M	\$.0M	\$23.7M	\$.0M	\$.0M	\$27.3M	\$18.2M
	Leakage	\$15.2M	\$14.1M	-\$7M	\$1.5M	-\$10.3M	\$1.3M	\$3.3M	-\$23.3M	-\$10.0M
	Sq. Ft. Potential	44,352	41,030	-2,120	4,343	-29,968	3,808	9,576	-67,770	-29,093
All Groceries	Grocers	114	3	20	0	5	0	2	3	3
	Grocers per 10K Persons	3.0	2.6	40.2	0.0	5.2	0.0	5.2	9.0	5.0
	Grocers per 10K HH	6.7	6.0	91.1	0.0	10.9	0.0	14.0	21.7	10.3
	Revenue	\$574.2M	\$4.4M	\$18.9M	\$.0M	\$25.7M	\$.0M	\$2.2M	\$28.8M	\$19.1M

Data Tables

		Cincinnati	West End	West Price Hill	Westwood / East Westwood	Winton Hills
Area	Acres	50803.20	641.28	1567.36	4453.76	1598.08
Population	2000 Census	331,874	8,115	17,303	36,056	5,375
	2006 Census Trend Proj.	309,121	7,720	15,859	34,060	5,247
	DRILLDOWN	378,259	6,331	23,901	45,520	5,523
	% Above Trend Proj.	22%	-18%	51%	34%	5%
	% Above Census 2000	14.0%	-22.0%	38.0%	26.0%	3.0%
	2000 Census (per Acre)	6.5	12.7	11.0	8.1	3.4
	2006 Trend Proj. (per Acre)	6.1	12.0	10.1	7.6	3.3
	DRILLDOWN (per Acre)	7.4	9.9	15.2	10.2	3.5
Households	2000 Census	147,886	3,958	7,303	16,681	2,032
	2006 Census Trend Proj.	140,247	3,854	6,837	15,933	2,037
	DRILLDOWN	170,680	3,025	10,306	21,316	2,141
	% Above Trend Proj.	22%	-22%	51%	34%	5%
	% Above Census 2000	15%	-24%	41%	28%	5%
Average Household Size	2000 Census	2.2	2.0	2.4	2.1	2.7
	2006 Census Trend Proj.	2.1	2.0	2.3	2.1	2.6
	DRILLDOWN	2.2	2.1	2.3	2.1	2.6
Units	2000 Census	165,742	5,141	7,788	18,256	2,189
	2006 Census Trend Proj.	166,592	5,577	7,543	18,309	2,285
	DRILLDOWN	222,059	4,626	11,861	24,643	2,263
	% Above Trend Proj.	33%	-17%	57%	35%	-1%
	% Above Census 2000	134.0%	90.0%	152.3%	135.0%	103.4%
Average Household Income	2000 Census	\$43,992	\$24,646	\$42,246	\$40,393	\$20,459
	2006 Census Trend Proj.	\$50,430	\$30,833	\$47,273	\$43,621	\$22,426
	DRILLDOWN	\$51,535	\$26,889	\$42,957	\$43,425	\$21,877
	DRILLDOWN Adj.	\$54,083	\$28,172	\$45,268	\$45,723	\$22,950
	% Above Trend Proj.	7%	-9%	-4%	5%	2%
	% Above Census 2000	23%	14%	7%	13%	12%

Data Tables

		Cincinnati	West End	West Price Hill	Westwood / East Westwood	Winton Hills
Median Household Income	2000 Census	\$30,659	\$13,711	\$34,576	\$33,746	\$12,215
	2006 Census Trend Proj.	\$36,764	\$18,270	\$39,213	\$37,132	\$12,734
	DRILLDOWN	\$39,893	\$17,037	\$35,480	\$37,806	\$11,498
	% Above Trend Proj.	9%	-7%	-10%	2%	-10%
	% Above Census 2000	30%	24%	3%	12%	-6%
Aggregate Neighborhood Income	2000 Census	\$6505.8M	\$97.6M	\$308.5M	\$673.8M	\$41.6M
	2006 Census Trend Proj.	\$7072.6M	\$118.8M	\$323.2M	\$695.M	\$45.7M
	DRILLDOWN	\$8795.9M	\$81.3M	\$442.7M	\$925.7M	\$46.8M
	DRILLDOWN Adj.	\$9.2B	\$85.2M	\$466.6M	\$974.6M	\$49.1M
	% Above Trend Proj.	31%	-28%	44%	40%	8%
	% Above Census 2000	42%	-13%	51%	45%	18%
	Aggr. Income per Acre	\$181,700	\$132,902	\$297,667	\$218,835	\$30,743
	Aggr. Informal Economy	\$435.M	\$3.9M	\$23.8M	\$49.M	\$2.3M
Home Ownership	2000 Census	39.4%	10.3%	54.1%	38.9%	6.6%
	2006 Census Trend Proj.	39.7%	10.3%	55.0%	38.8%	6.6%
	DRILLDOWN by Unit	38.8%	20.2%	41.2%	33.5%	7.1%
	DRILLDOWN by Building	71.9%	41.1%	83.4%	77.6%	10.2%
Median Home Sale Value	2000 Census	\$98,674	\$75,900	\$80,393	\$94,186	\$95,900
	2006 Census Trend Proj.	\$134,470	\$139,161	\$97,761	\$112,906	\$118,314
	DRILLDOWN	\$140,499	\$162,500	\$95,800	\$109,750	\$80,000
	% Above Trend Proj.	4%	17%	-2%	-3%	-32%
	% Above Census 2000	42%	114%	19%	17%	-17%
Residential Investment 2002 - 2006	New Units	7450.0	2921.0	6.0	276.0	0.0
	New Units per 10K HH	50.4	738.0	0.8	16.5	0.0
	New Units % Change	-17.3	-270.1	-0.3	0.5	0.0
	New Construction per 10K	7.5	32.3	0.5	7.2	0.0
	New Construction % Change	-1.0	-12.9	-0.1	0.5	0.0
	Rehab Permits	8275.0	153.0	202.0	389.0	241.0
	Rehab % Change	-0.5	-1.5	-0.4	1.1	-33.0
	Rehab Permits per 10K HH	56	39	28	23	119

Data Tables

		Cincinnati	West End	West Price Hill	Westwood / East Westwood	Winton Hills
Crime Incidents per 1000 Persons 2002 - 2006	Property Crime	62.6	76.3	46.4	60.9	54.7
	Violent Crime	11.0	22.3	6.5	8.0	17.1
	Community Crime	17.1	31.2	16.5	13.5	32.6
	Total Crime	73.6	98.6	52.9	68.9	71.8
Change in Crime 2002 - 2006	Property Crime	-7.0%	-25.0%	-18.0%	-4.0%	-26.0%
	Violent Crime	-7.0%	-22.0%	32.0%	58.0%	35.0%
	Community Crime	-14.0%	16.0%	-1.0%	7.0%	-13.0%
	Total Crime	-7.0%	-24.0%	-14.0%	0.0%	-17.0%
Difference from City Average 2002 - 2006	Property Crime	0.0%	-17.0%	-11.0%	3.0%	-19.0%
	Violent Crime	0.0%	-15.0%	39.0%	65.0%	42.0%
	Community Crime	0.0%	30.0%	13.0%	21.0%	1.0%
	Total Crime	0.0%	-17.0%	-7.0%	7.0%	-10.0%
Financial Service Institutions	HH with no credit record	28%	3%	37%	32%	19%
	Banks	97	1	4	10	1
	per 10,000 Households	5.7	3.3	3.9	4.7	4.7
	per 10,000 Persons	2.6	1.6	1.7	2.2	1.8
	Credit Unions	48	1	0	7	1
	per 10,000 Households	2.8	3.3	0.0	3.3	4.7
	per 10,000 Persons	1.3	1.6	0.0	1.5	1.8
	Traditional Institutions	145	2	4	17	2
	per 10,000 Households	8.5	6.6	3.9	8.0	9.3
	per 10,000 Persons	3.8	3.2	1.7	3.7	3.6
	Nontraditional Institutions	45	0	1	8	0
	per 10,000 Households	2.6	0.0	1.0	3.8	0.0
	per 10,000 Persons	1.2	0.0	0.4	1.8	0.0
	Ratio Nontrad to Trad Inst.	0.30	0.00	0.30	0.50	0.00

Data Tables

		Cincinnati	West End	West Price Hill	Westwood / East Westwood	Winton Hills
All Businesses	Total # of Businesses	13,985	476	299	872	92
	Total # of Employees	239,312	10,540	1,720	9,840	1,778
	Total Revenue	\$31.3B	\$1.4B	\$.3B	\$1.4B	\$.2B
0 - 5 Empl.	# of Businesses	5,562	148	117	395	24
	Total Revenue	\$2317.2M	\$52.3M	\$33.9M	\$170.7M	\$9.7M
	# of Employees	14,183	399	284	1,068	73
6 - 19 Empl.	# of Businesses	2,610	96	49	180	20
	Total Revenue	\$4263.8M	\$131.1M	\$62.1M	\$234.1M	\$39.6M
	# of Employees	25,935	964	464	1,807	202
20 - 50 Empl.	# of Businesses	1,138	51	11	65	14
	Total Revenue	\$6032.4M	\$235.1M	\$47.3M	\$226.5M	\$113.7M
	# of Employees	35,085	1,670	312	1,962	508
51 - 100 Empl.	# of Businesses	357	20	5	20	5
	Total Revenue	\$3937.2M	\$187.1M	\$3.5M	\$192.8M	\$28.1M
	# of Employees	27,044	1,510	410	1,396	335
Expenditures	Total Expenditures	\$7.3B	\$88.2M	\$397.6M	\$829.1M	\$55.6M
	Retail Expenditures	\$2.5B	\$32.2M	\$140.3M	\$292.5M	\$20.6M
	Grocery Expenditures	\$533.7M	\$7.5M	\$30.5M	\$63.3M	\$5.1M

Data Tables

		Cincinnati	West End	West Price Hill	Westwood / East Westwood	Winton Hills
All Retail	Retailers	1,395	24	36	142	7
	Retail Revenue	\$2.3B	\$43.6M	\$42.1M	\$493.2M	\$8.6M
	Retail Leakage	\$190.7M	-\$11.5M	\$98.2M	-\$200.8M	\$12.M
Restaurants	Restaurants	589	12	19	43	0
	Revenue	\$380.9M	\$3.2M	\$11.8M	\$47.6M	\$.M
	Leakage	\$29.1M	\$1.8M	\$10.6M	-\$1.1M	\$3.1M
	Sq. Ft. Potential	124,792	7,519	45,491	-4,875	13,334
Apparel	Apparel	185	2	2	17	2
	Revenue	\$166.5M	\$10.3M	\$1.M	\$22.6M	\$.7M
	Leakage	\$122.9M	-\$6.8M	\$14.4M	\$9.5M	\$1.5M
	Sq. Ft. Potential	361,856	-19,919	42,331	28,022	4,498
Full Service Grocers	Grocers	20	1	0	5	0
	Grocers per 10K Persons	0.5	1.6	0.0	1.1	0.0
	Grocers per 10K HH	1.2	3.3	0.0	2.3	0.0
	Avg Distance to Grocer (mi)	1.06	0.49	0.92	0.72	2.05
	Revenue	\$518.5M	\$4.8M	\$.0M	\$137.7M	\$.0M
	Leakage	\$15.2M	\$2.8M	\$30.5M	-\$74.4M	\$5.0M
	Sq. Ft. Potential	44,352	8,019	88,756	-216,954	14,491
All Groceries	Grocers	114	3	3	11	1
	Grocers per 10K Persons	3.0	4.7	1.3	2.4	1.8
	Grocers per 10K HH	6.7	9.9	2.9	5.2	4.7
	Revenue	\$574.2M	\$1.5M	\$3.3M	\$138.0M	\$.4M